When There's Nowhere to Go: Domestic Violence and the Need for Better Housing Options for Survivors and Their Children

ChildNet/SafeNet Domestic Violence Collaborative

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Executive Summary

In April 1999, participants in a forum sponsored by the ChildNet/SafeNet Domestic Violence Collaborative in Hillsborough County ranked immediate access to affordable housing as the top priority need to help stabilize the lives of women and children escaping violence in their home. In 2001 the Children's Board of Hillsborough County provided funding for a study of the affordable housing needs of domestic violence victims. This Executive Summary highlights the results of the study, recommendations for addressing the issues, and the action plan.

The link between domestic violence and homelessness is widely recognized on national, state and local levels. The recent economic downturn, both nationally and locally, has created a "new wave" of homelessness, caused increased demands on the limited supply of affordable housing and emergency cash assistance programs, and strained the already overcrowded emergency shelter system. The lack of immediately available affordable housing is a major contributing cause to the surge in homelessness, especially the transitionally homeless (families who are homeless due to a crisis situation in their lives, such as domestic violence).

Nationwide, advocates for victims of domestic violence and their children are urging policy-makers to understand and address the need for affordable transitional and permanent housing options. According to respondents in a statewide survey performed by Florida State University in 2000, permanent and transitional housing were consistently listed among the top three needs of battered women in Florida. In Hillsborough County, an empirical analysis conducted by The University of Florida in connection with this study showed that "an overwhelming 83% of all respondents [in a random survey of victims of domestic violence] reported having problems finding suitable and affordable housing."

A variety of programs currently exist in Hillsborough County to offer housing assistance to families with limited incomes. These include two transitional housing efforts specifically designed for survivors of domestic violence, emergency cash assistance programs, subsidized below-market rent apartment complexes and housing choice vouch-

ers that limit the rent paid for private housing to a percentage of household income. Unfortunately, most of these resources are not, in fact, available when needed by low-income survivors of domestic violence for a variety of reasons. Also, many of these potential resources are not well known to the victims or to their advocates, and there is no current subsidized housing directory available.

There are promising signs that the housing affordability crisis in general, and the special housing needs of the homeless and of domestic violence victims in particular, are receiving increased attention at the federal and state levels. This recognition of the need for workable, affordable housing options for low-income families, and the emphasis on set-asides for extremely low-income households, could result in additional resources for Hillsborough County's low-income housing providers and domestic violence advocacy organizations. Local domestic violence and homeless advocates need to be educated about, and lend their support to, pending federal and state housing legislation and initiatives that would benefit all low-income families.

The State of Florida is considered a leader in government support for affordable housing with a dedicated source of revenue for a housing trust fund, established in 1992. Recently the Florida Legislature enacted landmark comprehensive homeless assistance legislation creating a State Office of Homelessness. Because of this legislation, nonprofit special needs housing developers and homeless organizations are eligible to compete for grants for the construction or rehabilitation of housing units for the homeless, including victims of domestic violence However, there is still a tremendous unmet housing need for Florida's low-income families. These important state housing and homeless programs are at risk because of Florida's budget problems.

Hillsborough County housing department representatives and staff at the Tampa Housing Authority have shown interest in working to create new housing options for victims. Hillsborough County administers several state and federal affordable housing programs, and is one of the few jurisdictions in the state to offer impact fee relief and expedited permitting for affordable housing developments. The County and the Tampa and Plant City Housing Authorities administer the Housing Choice Voucher program. Unfortunately, there are lengthy waiting lists for this critical housing resource, and new applications for vouchers are accepted only every two to three years.

Interviews with managers of selected domestic violence housing assistance programs throughout Florida, as well as in other states, revealed that housing programs designed to assist domestic violence survivors and their families fall into two categories — transitional housing (time-limited housing assistance) and permanent housing (assistance that it is not limited in time). The overwhelming majority of housing assistance offered by domestic violence service providers is transitional. The two basic program designs for transitional housing are scattered site and "stand-alone" or central site. Many of the approaches and program features of the housing assistance models reviewed and catalogued by the author are not currently being utilized in Hillsborough County.

With scattered site housing, the client self-selects her new neighborhood where she can build her own support system, become a part of that community and not be stigmatized by living within the confines of housing for the "homeless." Scattered site programs are generally less costly and can be set up in less time. The foremost advantage of central site housing programs is the ability to provide heightened security and to more efficiently deliver on-site supportive services. Research regarding homeless housing programs nationwide indicates that scattered site models of transitional housing that convert to subsidized permanent housing may be the best approach to helping families regain economic and personal stability.

This report concludes with a series of recommendations for the community to study and pursue to improve affordable housing search results for domestic violence victims, to shorten the time and reduce the barriers to finding appropriate housing, and to increase the types of housing options so that survivors of domestic violence will have somewhere to go that is decent, suitable, available and affordable when the time comes to leave an abusive relationship.

Introduction

The ChildNet/SafeNet Domestic Violence Collaborative (the "Collaborative") is a partnership of Bay Area Legal Services, The Spring of Tampa Bay, Sunrise of Pasco County, the Child Protection Team of Tampa General Hospital and the James and Jennifer Harrell Center for the Study of Domestic Violence at the University of South Florida (the "Harrell Center"). These organizations work together to offer legal representation, counseling and intensive case management services to victims of domestic violence in Hillsborough and Pasco Counties who choose to enroll in the program. The Harrell Center analyzes the impacts on the client families of the delivery of these holistic services.

The Collaborative sponsored a countywide forum of social service providers and victim advocates in April 1999 to discuss the unmet service needs of families impacted by domestic violence. The forum participants ranked immediate access to affordable housing as the highest priority critical need for victims because housing helps to stabilize the lives of women and children escaping domestic violence in their homes.

In 2001, with funding from the Children's Board of Hillsborough County, the Collaborative launched this study of the affordable housing needs of domestic violence victims. It consists of five components:

- a random county-wide survey of domestic violence victims to more clearly define their housing needs;
- an assessment of the current housing resources available in Hillsborough County;
- an assessment of federal and state policy trends regarding affordable housing to identify opportunities for advocacy by the Collaborative and the community;
- · a detailed description of housing programs operated by other domestic violence agencies in Florida and the country, and
- recommendations resulting from this study and from the ideas of interested community members who participated in "brainstorming" luncheons held in Plant City, Ruskin and North Tampa in the fall of 2001.

The following background information is intended to acquaint the reader with some of the dynamics of domestic violence and the critical relationship between the im-

mediate availability of affordable housing and whether a victim will start a new life free from violence, become homeless or return to her abuser.

Domestic Violence: Dimensions of the Problem in Hillsborough County

Domestic violence is a pattern of assaults and controlling behaviors, including physical, sexual and psychological attacks and economic control, that adults and adolescents use against their intimate partners. Domestic violence is lethal, common and affects all cultures, religions, ages, sexual orientation, educational backgrounds and income levels. (Domestic Violence and Transitional Housing: Breaking the Cycle of Violence, 2001, National Coalition Against Domestic Violence.)

In the past three years, 54 Hillsborough County residents have been killed in domestic violence incidents by a family or household member. In 2001, 1769 batterers were charged with aggravated assault and an additional 7906 were charged with simple assault. Local law enforcement agencies in Hillsborough County reported a total of 10,797 domestic violence criminal offenses in 2001, up 5% from the year before and second in number only to Dade County in the State of Florida.

These criminal statistics, published by the Florida Statistical Analysis Center of the Florida Department of Law Enforcement, do not tell the whole story. Many victims do not contact law enforcement when they are battered, especially undocumented aliens working and living in Hillsborough County.

The Spring of Tampa Bay's ("the Spring") domestic violence emergency shelter housed 392 women and three men, plus 514 children under 18 from July 1, 2000 to June 30, 2001. During the first six months of the most recent reporting period (July 1, 2001 to December 31, 2001), the Spring sheltered 264 women, three men and 322 children under 18. (Domestic Violence Reports, Family Safety Central Program Office. State of Florida, Department of Children and Families.)

In addition, the Spring's Outreach offices in Plant City and East Tampa fielded more than 5300 Hotline calls and completed more than 3200 safety plans in the fiscal year ending June 30, 2001. (Annual Report, Survivors Services. 6/00-6/01. The Spring of Tampa Bay, Inc.)

Unfortunately, "Hillsborough County may have the dubious distinction of being a national leader in incidences of domestic violence" according to the most recent Hillsborough County Needs Assessment.

Domestic Violence Can Lead to Homelessness

Nearly half of the 301 domestic violence victims who completed the housing needs surveys reported experiencing homelessness as a result of domestic violence. (See *Assessing the Housing Needs of Domestic Violence Survivors* below.)

Hillsborough County's 2000-2001 Action Plan submitted to the U.S. Department of Housing and Urban Development ("HUD") estimated that 12% of the County's homeless population are battered women and their children. (Hillsborough County 2000-2001 Action Plan for the Three Year Consolidated Planning Document, July 2000. Community Improvement Department.)

The link between domestic violence and homelessness is nationally recognized. The U.S. Conference of Mayors annual reports on the Status of Hunger and Homelessness in America consistently list domestic violence as one of the primary causes of homelessness. In 2000, when asked an open-ended question about the causes of homelessness in their city, 58% of the cities surveyed cited domestic violence as the leading cause. In 2001, domestic violence ranked in the top five of the most frequently cited reasons for homelessness in the 27 U.S. cities surveyed by the U.S. Conference of Mayors.

The National Low Income Housing Coalition asserts that "(d)omestic violence is a little-recognized reality in the lives of many poor women. Among homeless women and children, at least half are fleeing domestic violence." (2002 Advocates' Guide to Housing and Community Development Policy. Women and Housing. National Low Income Housing Coalition.)

Domestic violence survivors and their families are generally categorized as transitionally homeless, as opposed to chronically homeless. Families who are transitionally homeless have "relatively short stays in the homeless assistance system, exit it and return infrequently if at all....They have had a crisis that has resulted in their homelessness. Despite the near universal shortage of affordable housing for poor people, they will find a way to house themselves." (A Plan: Not a Dream: How to End Homelessness in Ten Years, 2000, National Alliance to End Homelessness, p. 10). The National Alliance elaborated on this concept of the transitionally homeless:

They are having a crisis that affects their housing. Typically these house-holds address their immediate problem and re-enter housing – probably not very good housing and probably not very stable housing. But they do leave and find housing. One way or another they accommodate the housing crisis. {Federal Housing Policy and Homelessness, 2001, p. 3}

In this regard, it is important to note that 41% of the domestic violence victims surveyed locally as part of this study reported that they were currently living with friends or relatives. This "doubling up" or overcrowding is considered a form of transitional

homelessness, and underscores the lack of other immediately available housing options for the Hillsborough County family that is escaping violence at home.

Why Domestic Violence Victims Become Homeless or Need New Housing

Domestic violence victims are more likely to become homeless or have a difficult time finding a new place to live because of the unique characteristics of women that have been impacted by violence in the home. The San Diego Regional Task Force on the Homeless succinctly summarized the literature on this issue which consistently cites the following factors as reasons that these families "are particularly susceptible to homelessness":

- · Although battered women are in every income level, they tend to be in households with financial problems. Poor women fleeing domestic violence have a greater risk of homelessness.
- The primary goal of the batterer, conscious or not, is often to isolate the victim, and make him or her dependent on the abuser for support.
- Battered women from upper economic classes may find themselves with no financial resources or housing when they flee their abusers.
- Abusers often sabotage their victim's employment efforts, by causing them to be late or absent, or by harassing them so that they quit or are terminated. This leaves victims without financial independence and inadequate job preparation.
- Abusers often insist that their victims end relationships with friends and family. If the abuser has threatened family or friends, there may be no option for the battered women to live with them even temporarily. Consequently, a woman who leaves an abusive situation may have no option other than public facilities.

(Domestic Violence and Homelessness, 1998, San Diego Regional Task Force on the Homeless, p.1)

At the time the battered partner decides to escape the violence, one might assume that she and her children could stay in their current housing, and the batterer should be forced to leave. If the victim has an injunction for protection that prohibits the batterer from making contact with her, why doesn't she just stay where she is? Why is finding new housing an issue at all?

As part of the research for this report, the author posed this question to members of the Hillsborough County Domestic Violence Task Force, the Spring's outreach case managers and to a group of attorneys who represent victims in injunction for protection proceedings. Their answers were as varied as the victim population, but fall into in three basic categories: the emotional reality of fear, the legal reality of real estate law and the economic reality of earning little or no income. While some victims may be fortunate to be

able to afford to stay in their house or apartment, the reality for most women is that they feel they must leave for security reasons, legal reasons or economic reasons, or some combination of these factors.

Unique to the dynamics of domestic violence is the fear of more physical violence from the abuser. If there has been an arrest, many battered women fear that their assailant will come back, usually released without bond, often the next morning, and in rare cases maybe later that night. There may not be time even to change the locks. If the victim has had time to obtain a civil injunction for protection, many fear that the injunction is, ultimately, just a piece of paper, and will not prevent the return of the abuser or protect her from him.

Unmarried victims sometimes must leave their current housing because they are living in the abuser's apartment and their name is not on the lease, or they are living in a house owned by the abuser or his family. This issue is reviewed by the judge at the hearing where the victim is requesting a civil injunction for protection. The judge will usually follow real estate law and order the victim to leave if she has no legal claim to the residence, although frequently allowing a short time period to pack and move.

Still others choose to leave to end the violence. For various cultural and personal reasons, many victims do not involve law enforcement. They just decide to leave and go to a shelter, a motel or a friend's house. Many leave with few or none of their belongings.

Finally, other victims lose their current housing because they simply can't afford to stay where they are, even if the other factors aren't present or more compelling. (See Assessing the Housing Resources, below, for a discussion of the housing affordability crisis.) Although domestic violence does occur at all socioeconomic levels, numerous studies confirm that low-income women are most likely to be affected. This lack of financial resources seriously impacts the battered woman's decision-making and her housing options, and is especially problematic at a time when immediately available affordable housing is increasingly scarce for all low-income households.

When the abuser leaves or is ordered out of the residence, household income may decrease by more than half, or may drop to zero. There may not be a child support order in place or support payments may not be paid. If the victim is working, she may lose her job because of stalking or harassment by the abuser or as a result of the faltering economy. (In the survivor housing needs surveys compiled by the Harrell Center, 43% of the women responding were not employed at the time of survey completion.)

If the victim and her children are fortunate to be able to remain in their current housing, a mortgage foreclosure or eviction action could ultimately result some months later because of the inability to afford the monthly payments. The victim and her family will, therefore, be searching for a new place to live. Without adequate resources or family support, the family eventually will become "transitionally homeless."

The Impact of Inadequate Housing on the Children of Domestic Violence Victims

Children are frequently the invisible victims of domestic violence. Research confirms that "(e)xposure to domestic violence can have serious negative effects on children," including behavioral problems, low self-esteem, insomnia, nightmares, depression, poor academic performance, delinquency, teen dating violence and health problems. In violent households, there is also the possibility of the co-occurrence of child abuse. (Culross, 1999, p. 111.)

The negative impacts of domestic violence on children may persist into their adulthood. Mental health research documents the need for more programs "that can intervene in these children's lives to improve their potential for healthy psychological adjustment." (Groves, 1999, p. 122.)

One key to successful early intervention is creating "a safe, stable, and nurturing environment for the child." The family therapist frequently has to "help the family address additional stressors, such as substance abuse or housing difficulties....Stabilizing the child in a safe home situation is an important component of successful therapy." (Groves, p. 126)

Children who are homeless, living in shelters or in overcrowded or substandard housing are not in a setting that promotes optimal childhood development. If a family is in this situation in part due to domestic violence, the children may have other emotional and psychological issues with which to grapple which would be easier to handle in a "safe, stable and nurturing environment."

The impacts on children in these housing situations have been studied and include serious declines in school performance, school attendance and physical health.

Frequent moves in search of stable, affordable housing can affect a child's ability to succeed in school. A study found a relationship between the number of times a child moves and his or her performance on standardized tests. The study found that the more times a child moves, the more likely it is that his or her reading scores will suffer. The study also found that the fewer times a student moves, the better his or her attendance rates will be. (Home Sweet Home, 2001, Center for Community Change, p. 16, citing the Kids Mobility Project Report of the Family Housing Fund.)

Increasingly, health officials are sounding the alarm about the public health implications of the growing number of children who are homeless or living in substandard housing. The National Coalition for the Homeless compiled the research and concluded that "(c)hildren without a home are in fair or poor health twice as often as other children, and have higher rates of asthma, ear infections, stomach problems, and speech problems. ("Homeless Families With Children," 2001 Fact Sheet No. 7.)

A group of pediatric residents and faculty in Boston documented the consequences of inadequate housing on the health of children by reviewing the medical literature and collecting more than 100 stories from across the country about children whose health was harmed by their housing situation or whose health improved with housing assistance. In their report, entitled "Not Safe at Home," these medical professionals issued a call for action for more and better housing options for low-income families:

Quality housing should be considered a child health issue. As such, affordable and adequate housing through public housing units and certificates should be guaranteed to poor children and their families. The Section 8 housing voucher program should be significantly expanded to allow parents to find safe and affordable housing for their families. ("Not Safe at Home," 1998, p 2.)

Ninety-five percent of the women who completed that question on the Collaborative's random housing needs survey (discussed below in *Assessing the Housing Needs*) reported having at least one child, and seventy-four percent of those survey respondents had two or more children. In the eighteen-month period ending December 31, 2001, the Spring sheltered 836 children under the age of 18.

Clearly, the mental health, physical health and educational development of these Hillsborough County children will be enhanced by access to adequate, decent, and affordable housing. Conversely, frequent moves, overcrowding with other families and homelessness will have negative impacts on their physical and mental health and their ability to succeed in school.

Economic Downturn, Homelessness and the Housing Affordability Crisis

The recent economic downturn has created a "new wave" of homelessness, caused increased demands on the limited supply of affordable housing, and strained the already overcrowded emergency shelter system due to "an unprecedented convergence of calamities:"

An unusual confluence of factors seems to be responsible for the surge (in homelessness). Housing prices, which soared in the expansion of the 1990's, have not gone down, even though the economy has tumbled. A stream of layoffs has newly unemployed people taking low-wage jobs that might have otherwise gone to the poor. Benefits for welfare recipients are expiring under government-imposed deadlines. And charitable donations to programs that help the disadvantaged are down considerably, officials around the country said, because of the economy and the outpouring of donations for people affected by Sept. 11. "This is an unprecedented convergence of calamities," said Xavier De Souza Briggs, an assistant professor of public policy at the John F. Kennedy School of Government at Harvard. "It's really a crisis." ("New Wave of the Homeless Floods Cities' Shelters". 2001, New York Times.)

The Tampa Bay economy is also faltering. Foreclosure filings in Hillsborough County increased 14% in 2001 compared to 2000. Eviction action filings were up 13.9% in November, 2001 as compared to November, 2000. The Tampa Bay area lost 4,200 jobs in December 2001 and another 3,200 jobs disappeared locally in January 2002 compared with the same month a year earlier.

Statewide, mortgage delinquencies are at their highest point in nearly a decade. Initial claims for unemployment compensation in Florida increased by 10.9% over the year ending July, 2002, "a sign that Florida's job market remains sluggish," according to the Florida Agency for Workforce Innovation. Florida consumer bankruptcies rose 19.5% in 2001, second only to California. (Sources: *St. Petersburg Times;* Clerk of the Circuit Court; Bankruptcy Action.com; Florida Coalition for the Homeless; Florida Agency for Workforce Innovation.)

Last December, 27 major U.S. cities reported an average 13% increase in homelessness in 2001. (A Status Report on Hunger and Homelessness in America's Cities. 2001, U.S. Conference of Mayors.) In Florida, the demand for shelter and homeless services reported by service provider agencies in February 2002 increased 23% over the same period the previous year. (Connection Between Economic Downturn/9-11 and Homelessness Clear, 2002, Florida Coalition for the Homeless.) One veteran of Hillsborough County's Homeless Recovery Program remarked that the current demand for his program's services is the worst he has seen in ten years.

National, state and local homeless experts recognize that homelessness is a complex problem. The current recession is exacerbating the problem. However, there is a definite consensus that the lack of affordable housing is a major contributing cause to the surge in homelessness, especially the increase in the transitionally homeless.

Homelessness is **caused** by the lack of affordable housing. Notwithstanding all of the other problems and disadvantages that homeless people may have, it is the lack of housing that causes and defines their homelessness. Homeless people may have problems, disadvantages, or disabilities that make them less competitive for the affordable housing that does exist, and they certainly have service needs. But at the end of the day, if there were enough affordable housing, there would not be homeless people. (Federal Housing Policy and Homelessness, 2001, p.1)

The Millennial Housing Commission's recent report to Congress also concluded that affordable housing is one of the keys to ending transitional homelessness:

The "transitionally homeless"... are households whose predominant need is rapid access to affordable housing. Overall, the transitionally homeless have more in common with the "housed poor" than with the chronically homeless. In fact, many of the needs of the transitionally homeless can be met by increasing the affordable housing supply for extremely low-income families, as well as by policies promoting employment and self-sufficiency. (Meeting Our Nation's Housing Challenges, 2002, p. 20)

In Florida, the statewide Commission on the Homeless urged the Florida Legislature to "(i)ncrease the stock of affordable housing and supportive housing" as a strategy for ending homelessness in Florida. (*Final Report*, 2000. Commission on the Homeless, p.17). The Department of Children and Families reported to the Governor and the Legislature that the number one strategy "to prevent and alleviate homeless conditions" is "to greatly expand the stock of affordable and suitable housing for lowest income families and individuals not served by the existing housing market, with emphasis on affordable rental units." (*Annual Report on Homeless Conditions in Florida*. 2000, p. 9)

On the local level, the Homeless Coalition of Hillsborough County concurs that the lack of sufficient affordable housing is linked to the problem of homelessness in this County: In its 2001 Continuum of Care, the Coalition concludes that "(w)ages and benefits have not kept pace with the cost of housing, and affordable housing has become a scarce commodity for persons of low income. (Tampa-Hillsborough System of Care for the Homeless, 2001.)

How Affordable is Hillsborough County's Rental Housing for Low-Income Families?

Survivors of domestic violence need affordable rental housing to make a fast transition from the shelter or their temporary living situation. The majority of victims surveyed for this report listed apartments as their housing preference. Unfortunately, local market rents have risen faster than inflation and wages, creating a widening affordability gap for low-income families.

This affordability "crisis" is the subject of many recent national and state reports. (See References.) The Shimberg Center for Affordable Housing at the University of Florida estimates that 22,870 households are "cost-burdened" in Hillsborough County because they are paying more than 40% of their incomes for their housing. The majority of these Hillsborough families - -14,526 households - - spend more than 50% of their family income for housing. (Multi-Family Rental Market Study, 2001, Shimberg Center for Affordable Housing.) A housing unit is considered "affordable" if the family pays no more than 30% of its income for housing costs.

The National Low Income Housing Coalition recently released its annual "Out of Reach" report which estimates the affordability of fair market rents for low—income families in every county in the nation (based on the U.S. Department of Housing and Urban Development's Fair Market Rents established each year for the Housing Choice Voucher program). This year's average market rental rates in Hillsborough County are \$745 for a two-bedroom unit, \$989 for a three-bedroom unit and \$1,199 for a four-bedroom unit. Citing a 4.5% increase over 2001 Hillsborough County results, the Out of Reach report paints the following bleak picture:

In Hillsborough County, Florida, an extremely low income household (earning \$15,150, 30% of the Area Median Income of \$50,500) can

afford monthly rent of no more than \$379, while the Fair Market Rent for a two-bedroom unit is \$745.

A minimum wage earner (earning \$5.15 per hour) can afford monthly rent of no more than \$268.

An SSI recipient (receiving (\$545 monthly) can afford monthly rent of no more than \$164, while the Fair Market Rent for a one-bedroom unit is \$601.

In Hillsborough County, Florida, a worker earning the Minimum Wage must work 111 hours per week in order to afford a two-bedroom unit at the area's Fair Market rent.

The Housing Wage in Hillsborough County, Florida is \$14.33, This is the amount a full time (40 hours per week) worker must earn per hour in order to afford a two-bedroom unit at the Fair Market rent.

(Out of Reach, 2002, National Low Income Housing Coalition.)

The authors of the Out of Reach study confirm that "homelessness is the inevitable result" when affordable rental housing is not available.

The Importance of Affordable, Available Housing Resources for Domestic Violence Survivors

The National Perspective

Nationwide, advocates for victims of domestic violence and their children are urging policy-makers to understand and address the need for affordable transitional and permanent housing options so that victims can permanently end a violent relationship and truly become survivors.

The McAuley Institute, a respected national non-profit organization that offers technical and financial assistance to grassroots organizations working to expand housing opportunities and economic security for low-income women and their families, makes the following observation:

There are many obstacles on the road to finding a safer life. Too many domestic violence survivors are forced to return to abusers because they cannot find shelter or lack the money to set up a new home. Others settle for less than suitable arrangements in crowded conditions with family or friends, often exposing their children to undesirable situations and people. Safe and secure housing provides an anchor for domestic abuse survivors as they move from dependency and victimization to productive

roles in their families, neighborhoods and communities. (Violence Against Women Act — Transitional Housing. 2000, p. 8)

In response to a request for federal policy recommendations from the Congressionally-created Millennial Housing Commission, the McAuley Institute further explained the dilemma faced by victims and their families who seek shelter from their abusers, but must leave that shelter before new housing can be located:

Too often, because of programmatic and funding constraints, the permissible length of stay in emergency shelters for battered women does not provide enough time to begin the task of restoring order to their lives and their families' lives. ... Federal acknowledgment of the particular housing needs of survivors is critical to mount the support that can help battered women and their children. Without stable, affordable housing, these families are denied their rightful place as self-sustaining and productive members of society. ... Existing federal programs, already straining under the weight of serving other homeless individuals, are serving the needs of survivors inadequately, at best." (Recommendations to the Millennial Housing Commission, 2001, p. 10)

The critical relationship between the availability of affordable housing for domestic violence victims and their ability to escape abusive relationships is also the focus of a recent article in the Journal of Poverty Law and Policy:

Accessing and maintaining affordable housing is one of the most significant problems facing a domestic violence victim seeking to break out of an abusive relationship. The problem is particularly acute for the domestic violence victim with a limited income. ... Finding affordable housing is even more complicated for victims who flee with their children. (Reif & Krisher, 2000, p. 21)

The Need in Florida

The lack of immediately available and affordable permanent and transitional housing options for domestic violence victims is a paramount issue of concern in Florida, according to a study published by the Institute for Family Violence Studies at the School of Social Work, Florida State University. The authors of this study utilized surveys to measure perceptions of the unmet needs of adult victims and children who had experienced domestic violence. The needs of both shelter residents and victims in the community are addressed in the study.

Permanent housing and transitional housing were **the top two unmet needs** of the five highest ranked unmet needs of women living in shelters, according to key informant surveys collected by the Institute. The survey results relating to victims living in the community ranked permanent housing as the highest unmet need, and transitional housing as the third highest. "When asked to name the first, second, and third most important unmet needs of women experiencing domestic violence, the respondents were consistent by listing housing needs most often," explained the study's authors.

Based on the survey data collected and focus groups with shelter residents, the Institute makes the following recommendation regarding "Housing Services and Policies" for victims of domestic violence throughout Florida:

Women in domestic violence shelters and the community need assistance with locating transitional and permanent housing and getting on lists or prioritized for subsidized or emergency housing when their incomes are low. Other states' domestic violence needs assessments, previous needs assessment conducted in Florida, and results of the key informant survey and focus groups all indicated a high level of unmet need in terms of housing. Women who go to domestic violence shelters are forced to leave their homes in order to avoid violence. After leaving the shelter, the safest and most affordable option can be to move to a different home. Expanded housing options need to be developed such as safe homes, the use of disaster shelters during non-eventful periods, and partnerships with motels, apartment complexes, assisted living facilities and nursing homes that have unfilled units or beds. (Florida's Domestic Violence Needs Assessment for 2000, p. 113)

The Need in Hillsborough County

These national and statewide housing concerns are mirrored in Hillsborough County. The County's Three-Year Consolidated Planning Document describes battered spouses as a sub-population of the general homeless population and concludes: "Securing permanent housing is a difficult proposition for this population." (Hillsborough County Consolidated Planning Document. 1998-2001. August, 1998.)

As reported earlier, affordable housing was the top-ranked need identified at the forum of domestic violence advocates and social service providers organized by the Collaborative in April 1999. In the following months, the members of the Collaborative discussed options for addressing this problem and agreed that a special initiative to promote safe, decent, affordable housing was within the scope of its mission.

In addition to a need to explore new housing options for its clients, the Collaborative determined that victims, service providers and case managers do not have access to a comprehensive list of housing resources that are currently accessible to low-income families in Hillsborough County. Further investigation also revealed that there had never been a local dialogue between affordable housing government officials and housing developers, on the supply side, and domestic violence advocates and service providers who are most cognizant of the demand side, regarding barriers to affordable housing for families whose lives have been impacted by domestic violence. Most significantly, the victims of violence had never been surveyed to determine what barriers they face when trying to secure new housing, and what types of housing they can afford and would prefer for their families.

This report provides a comprehensive look at the importance of immediately available and affordable housing resources for domestic violence survivors. Also included is an assessment of the current housing resources available in this county and their eco-

nomic and practical limitations. This report also summarizes the findings of the first housing needs surveys of local battered women.

A description of current federal, state and local housing policy trends is provided, together with a list of recommendations for policy changes and of opportunities for housing advocacy by local victim advocates. Finally, there is a summary of the variety of ways in which other communities are addressing the affordable housing needs of domestic violence survivors beyond shelter stays.

Methodology

The Collaborative used a variety of methodologies in order to accomplish the goals of this study.

The chief method used to identify the nature and scope of the need for affordable housing among victims of domestic violence was a countywide survey designed and conducted by the Collaborative in cooperation with the University of South Florida's James and Jennifer Harrell Center for the Study of Domestic Violence (the "Harrell Center"). These surveys were completed by victims who visited legal services offices and the victim assistance program, or who were residing in the local domestic violence shelters and postshelter transitional housing.

In order to make an assessment of the current housing and housing-related resources in Hillsborough County, the author interviewed representatives of city and county offices primarily charged with providing low-income housing. Employees of the local domestic violence shelter organization and other temporary shelters for the homeless were contacted for information about their sources of placement for families in need of transitional and permanent housing. The members of the Housing Committee of the Homeless Coalition of Hillsborough County and of the Hillsborough County Domestic Violence Task Force provided valuable information as well.

The Internet proved to be a fertile source for preliminary information about how the need for housing for domestic violence survivors was being met in other geographic locations. E-mail inquiries and telephone interviews provided more details and leads to other programs around the state and the country that could be studied for possible replication or modification to meet local needs. Personal visits were made to three sites in Florida for a closer look at the operation of their housing programs for domestic violence survivors. A questionnaire about local housing knowledge was completed by members of the Collaborative and by case managers at The Spring Outreach office to determine the level of affordable housing knowledge among these front-line workers, and to assess the need for an Affordable Housing Directory.

Finally, the Collaborative hosted three "brainstorming" luncheons in Plant City, Tampa and Ruskin, plus a special program for the county's Domestic Violence Task Force. The participants at these sessions represented local and state government, area housing authorities, domestic violence advocacy groups, legal services, law enforcement, the crimi-

nal justice system, social service providers, the school system, the consumer credit counseling service, nonprofit housing organizations and subsidized property managers. At these programs, the author presented the results of the Harrell Center's analysis of the housing needs surveys of local domestic violence victims. The participants were then asked to identify short-term and long-term solutions to the housing problems revealed by these victim surveys.

Results

Assessing the Housing Needs of Domestic Violence Survivors in Hillsborough County

The ChildNet/SafeNet Collaborative members who work directly with families impacted by domestic violence (lawyers and case managers) can recite many anecdotal examples of the difficulty of finding acceptable and affordable housing for their clients. Fear of the abuser's return, lack of sufficient income, poor credit history, a court order (in the injunction for protection) to leave the abuser's home or apartment, and limited transitional housing options are some of the reported barriers to finding safe, affordable housing.

Case managers and Domestic Violence Task Force members described victims living in cars, living in a tent and one victim who moved her family into a storage rental unit. Others described situations where the children were placed in foster care because the battered mother could not obtain stable, acceptable housing. Here is a sample of Hillsborough County housing stories provided by the Collaborative's client case managers:

The victim was a 45-year-old married woman with three children and five grandchildren in her care. (The youngest child was only two years of age.) Her abuser/husband stated that, when he gets out of jail, he will kill her and all of the children for sending him to jail and obtaining an injunction for protection. She had nowhere to go with all of the children, so she was staying with her brother who was often impatient with these eight children. She wanted to keep all of the children together and not let them go into foster homes. This mother and grandmother has been moving these children from place to place for the past six months. She is in urgent need of a stable, safe home for all of the children.

A 32-year-old victim and her three children were homeless for more than two years. The victim alternated between living with friends and family

for shelter until a concerned citizen donated a mobile home to the Spring to help this family. The family currently resides peacefully in the mobile home in a rental park.

A young mother of three in a rural part of the County had a job when she left her abuser. She doubled up with family members and had to move twice. Because of her children's illness, the day care provider would not keep them and the victim stayed home to care for them. She also spent a lot of time looking for a place to live, so she lost her job. No private landlord would accept her because she had defaulted on a previous lease with a subsidized apartment complex because she couldn't afford the rent. Her abuser kept telling her she couldn't make it on her own. After six weeks of trying to find housing and a new job, she returned to the abuser.

Although these anecdotal housing search nightmares are compelling, the Collaborative realized that a more scientific approach would be needed in order to lay a solid foundation for building a lasting solution to the problem. With funding from the Children's Board of Hillsborough County, the Collaborative conducted an empirical analysis of this issue. This planning study provides the first comprehensive examination of the housing problems of domestic violence victims in Hillsborough County.

Conducting the Victim's Needs Assessment

In conducting the study, a housing needs survey for survivors of domestic violence was designed with assistance from the Harrell Center [A copy of the survey is included in Appendix A.] Members of the Collaborative and the Hillsborough County Domestic Violence Task Force reviewed the draft survey. The survey was random, confidential, available in English and Spanish and, with a few exceptions, was self-administered by the respondent. A total of 301 surveys were collected from sites all across Hillsborough County. Although the surveys were available to any victim of domestic violence, all of the respondents were women.

The Harrell Center compiled and analyzed the data collected during the needs assessment phase of the project and published its findings in *ChildNet/SafeNet Domestic Violence Housing Initiative: Report on the Affordable Housing Needs of Domestic Violence Survivors. April 19, 2001.* (This report is available at the Children's Board library, the Harrell Center or from the author.)

The survey included both quantitative and qualitative data. Qualitative responses were categorized based on themes. Quantitative data were coded and imported into a statistical software program for analyses. Frequency information was assessed for all quantitative items and the results were further analyzed to determine differences in quantitative responses based on urban versus rural location of respondents.

Survey Results

The results of the statistical analysis confirmed the informed perceptions of the ChildNet/SafeNet Collaborative members:

The findings from this study indicate that an overwhelming 83% of all respondents reported having problems finding suitable and affordable housing. The majority of the women in this study had children and most of the families were in need of low-cost, safe, convenient housing that included at least two bedrooms.

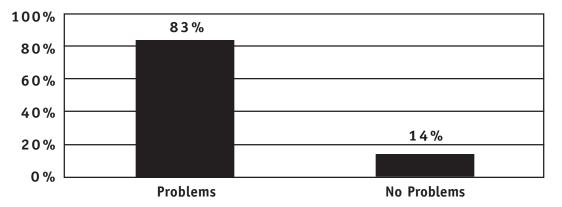
The analysis of the survey responses revealed that 39% of the respondents were under the age of 30 and 35% were between 30 and 40. The mean age was 31.7. With 73% of the women providing information on number of children, 5% reported no children, 21% reported one child, 33% reported two children, 19% reported three children, 12% reported four children, 7% reported five children, and 3% reported six or more children.

Approximately 65% of the 301 respondents were from an urban setting and 35% were from rural settings. The surveys were completed by women at the following locations:

- Bay Area Legal Services offices in Tampa (11%), Plant City (8%) and Wimauma (1%);
- The Spring of Tampa Bay shelter (27%), transitional housing (4%) and outreach programs in Tampa (21%) and Plant City (15%);
- Child Protection Team in Plant City (9%);
- Victim's Assistance Program in Tampa (2%);
- Mary and Martha House in rural South Hillsborough County (2%);
- Children's Justice Center in Tampa (1%).

While employment status of the women was taken into consideration, the analyses revealed that, regardless of their employment status, "an overwhelming 83% of women reported difficulty finding suitable or affordable housing."

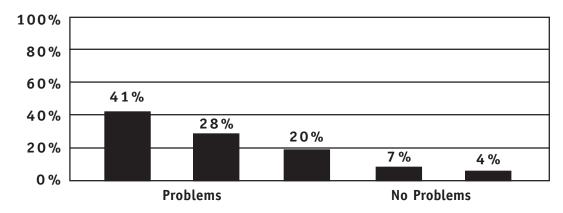
Figure 7: Problems Finding Suitable and Affordable Housing



The majority of respondents reported they were renting at the time of their crisis. At the moment that they completed the survey, 41% were doubled up with friends or rela-

tives. Twenty percent were living in emergency shelter, seven percent in public housing and four percent had Section 8 subsidies.

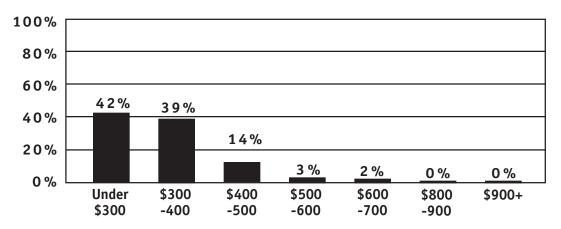
Figure 6: Place of Residence at Survey Completion



Of particular note is the finding that almost half of the survey participants (46%) reported that they had experienced homelessness as a result of domestic violence in their lives. Nearly 40% of the respondents indicated that they have sought refuge in a domestic violence shelter at some time.

When asked what they considered to be an "affordable" rent or mortgage payment, a total of 81% of the survey respondents stated \$400 or less, regardless of their current employment status. Forty-two percent of these same respondents stated that an affordable payment would be \$300 or less. However, the current market rents in Hillsborough County **far exceed** these amounts. The average market rent for a two-bedroom apartment is \$745, a three-bedroom is \$989 and a four-bedroom is \$1,199 (*Out of Reach*, 2002).

Figure 9: Affordable Monthly Rent or Mortgage Payment



Respondents were asked to rate eight "impeding factors" related to affordable or suitable housing using a Likert-type scale ranging from "not at all" to "very much." A majority of the respondents reported that every factor was significant to them at least half of the time, with the exception of child care (49%). The key barriers to finding housing, based on the ratings of the impeding factors, were insufficient income (75%), rent depos-

its (74%), utility deposits (69%), transportation (50%), moving expenses (62%), credit problems (62%), and furniture (53%).

100% 75% 74% 80% 69% 62% 62% 53% 60% 50% 49% 40% 20% 0 % Utility Transportation Moving Child Income Rent Credit **Furniture**

Figure 11: Impeding Factors: Based on "Quite a Bit" and "Very Much" Responses

The women were asked about their preference for a type of housing. More than half of all women who reported a specific housing preference preferred an apartment.

Expenses

Care

Problems

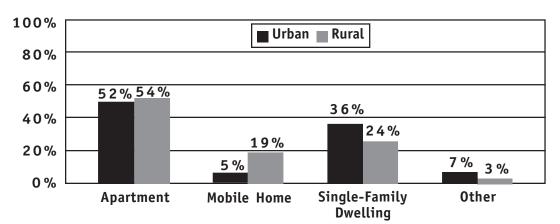


Figure 17: Housing Preference: Analyses Based on Geographic Location

Deposit

Deposit

Seventy percent of the women reported having children. Of those reporting children, almost 23% stated they have four or more children. When asked about the number of bedrooms needed, ten percent stated one bedroom, 32% reported two bedrooms, and 24% responded three bedrooms. The analysis indicated that the number of bedrooms preferred was associated with the number of children in the family.

The survey included questions about the importance of seven listed factors in choosing new housing. The factors were cost, safety, near family, near school, near child care, near work, near bus line. All of the factors were rated as important on a Likert-type scale. However, the results showed that cost and safety were the most significant of the seven, with 85% reporting cost and 81% reporting safety as "quite" or "very" important.

100% 84% 80% 80% 65% 61% 61% 55% 60% 47% 40% 20% 0% Cost Safety Family School Child Work Busline

Care

Figure 12: Factors Related to Choosing New Housing, page 13

Rural Versus Urban Results

Hillsborough County includes both urban and rural locales, with some Collaborative members working exclusively with rural domestic violence victims and others with victims living in urban settings. The survey included questions that allowed the Harrell Center to analyze responses from the two types of geographic locations separately.

When asked, "Are you having problems finding suitable housing which you can afford?" 81% of women in urban settings and 96% of women in rural locales answered "yes." The respondents were asked to indicate the range of "the dollar amount which best describes an 'affordable' monthly rent or mortgage payment for you." Of the rural women responding, 97% indicated \$400 or less; 70% of urban respondents gave that response.

In examining what factors could impede respondents from getting affordable housing, transportation was a significantly greater problem for rural women (73%) versus urban women (49%). Child care was also a bigger problem for rural respondents (76%) as compared to urban respondents (46%).

More than half of all women who reported a specific housing preference stated that they preferred to live in an apartment. Respondents living in a rural area were slightly more likely than women from an urban area to prefer a mobile home and women living in an urban area were more likely to want to live in a single-family dwelling.

When asked to rate the importance of the seven factors related to choosing new housing, all factors were given high ratings by those women living in rural settings, whereas urban women were less likely (39%) to rate "near family" as important than rural women (80%). The importance of being near a bus line, child care, work and school was often ranked higher by rural women than urban women.

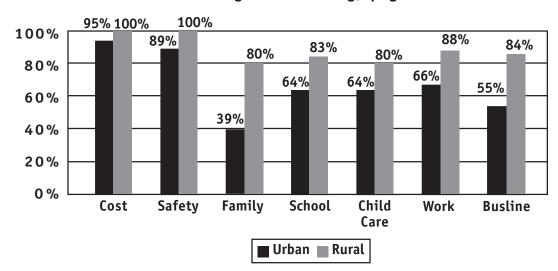


Figure 18: Factors Relative to Choosing New Housing, page 17

Summary

The Harrell Center concluded its analysis with these findings:

Overall, the results of this study provide valuable descriptive data regarding the housing needs of women who have experienced domestic violence. These preliminary results provide evidence that housing is a **major** issue among this population with an **overwhelming majority** of women indicating problems finding affordable and suitable housing.

This sample represents both employed and unemployed women and women who live in both rural and urban areas. Yet, regardless of employment status and geographic locale, the results of this study indicate that most of the women were in need of safe, low-cost and convenient bousing. Moreover, most of the respondents had children and thus were in need of housing that included multiple bedrooms.

While there were some notable differences based on geographic location, the overall results suggest that housing problems are widespread among domestic violence victims, regardless of rural or urban classification. The results from this study warrant future efforts at identifying and securing low-cost, conveniently located, safe housing in both rural and urban areas for victims of domestic violence.

Assessing Current and Potential Housing Resources for Domestic Violence Survivors

Current Housing-Related Resources in Hillsborough County

A variety of programs sponsored by nonprofit and government agencies do currently exist to offer housing assistance to families with limited incomes. Also, there are two transitional housing efforts specifically designed for survivors of domestic violence, and two transitional programs for homeless women and children.

Unfortunately, when a family is trying to escape an abusive relationship, most of these resources are not in fact available, either because of waiting lists, very low maximum income requirements or the cash assistance is insufficient to meet the financial need at the time. In addition, many of the resources are not generally known to the low-income consumer or to domestic violence advocates, and there is no current source for listings of government subsidized, below-market rent properties and private landlords who will accept government housing vouchers.

Emergency shelter programs for victims of domestic violence are time-limited, usually four to six weeks. The average stay at the shelter operated by The Spring of Tampa Bay is 39 days. This does not provide a low-income family in crisis sufficient time to access other housing resources, especially when the family encounters no vacancy signs, closed waiting lists, credit report problems and insufficient cash reserves to pay for security and utility deposits. (See Harrell Center report, Figure 11, above, regarding the impeding factors to finding new housing.)

Summarized below are the programs available in Hillsborough County for low-income families in search of affordable housing (including those impacted by domestic violence), and the current limitations of each.

Cash Assistance

Crime Victim Compensation Program

The Bureau of Victim Compensation of the Florida Attorney General's Office manages the Domestic Violence Relocation Benefits programs first established in January 2000. The program originally offered up to \$1500 for victim relocation expenses and could be accessed twice. No receipts were required and the only documentation necessary was a certification from a domestic violence center employee that the victim had a permanent injunction in place and the violence had occurred within the past year.

According to local victim assistance advocates, there were widespread reports of abuse of the program (funds being used for other purposes), and "an overwhelming demand which was threatening the stability of the trust fund and future funding for all

victim compensation benefits." (Domestic Violence Relocation Assistance, New Guidelines, issued August 1,2001, Florida Attorney General's Office.) This resulted in the adoption of new guidelines.

The new guidelines require a law enforcement report to establish "proof of crime." An injunction for protection or a violation of an injunction is no longer sufficient. In addition, the victim must certify that she is not cohabiting with the abuser, has a written safety plan, and will move outside the immediate geographical vicinity of an abuser to an unknown location.

Also, the victim and the domestic violence center representative must both sign a "Notification of Possible Recoupment and Prosecution for Fraud" statement which acknowledges that the victim may be prosecuted for criminal fraud if moving expense receipts are not timely submitted or the money is not used in accordance with the state relocation plan. This form also places the burden on the domestic violence center to report non-compliance.

Most important, the claim must be filed within 30 days of the domestic violence offense "to justify the need for immediate assistance to escape from a violent environment." (*Guidelines, supra.*) As of December 1, 2001, the maximum amount available is \$1000 one time.

Program Limitations: According to client advocates, these new restrictions have significantly limited the availability of this cash benefit. Many women do not want to file criminal reports against their abuser for various reasons, including fear of escalating the abuse. They just want to get out.

Even more limiting is the 30-day deadline. During the first 30 days, the victim and her children are often still dealing with physical and emotional issues typical in a crisis situation. Moreover, the eviction or foreclosure that will render them homeless may not be filed for several months after the abuser has left or is in jail (if successfully prosecuted) and the victim can no longer afford the monthly obligation on her own.

Also, for the reasons explained in this report, most families are not able to identify suitable, affordable housing in this short time period because of their limited income, credit history or criminal background. Another problem reported by victim advocates is lack of a police report, or a report that does not clearly state that there was domestic violence. "If the abuser has left the scene, police officers sometimes tell the victim to just go get an injunction for protection, and do not issue a police report which is required in order to obtain relocation funds," explained one Spring Outreach caseworker.

Finally, the threat of criminal prosecution by the agency issuing the relocation funds may have a chilling effect on honest victims who just aren't sure they can complete the move and retain and submit the receipts as required. For all of these reasons, successful requests for relocation benefits have fallen off dramatically.

Emergency Financial Assistance for Housing Program ("EFAHP")

The Department of Children and Families, State of Florida ("DCF") administers this homeless prevention program which was resurrected in 1999. It offers cash assistance of up to \$400 for families (not individuals) who are totally without shelter or face the loss of shelter because of nonpayment of rent or mortgage payment due. There must be a minor child or pregnant woman in the household. Income eligibility is at the extreme-low income level, approximately 100% of federal poverty guidelines. The same family may access the program once in 12 months or twice in three years.

Program Limitations: This program is unknown to most domestic violence workers according to the focus groups conducted in connection with this study. Not one advocate named this program as a cash resource. Also, social service workers who are aware of it do not believe it is a viable resource for emergency housing assistance. This may be in part due to the 90% application denial rate reported by the Florida Coalition for the Homeless. The Coalition also reports that, as of June 6, 2002, more than \$1 million in appropriated funds remain unspent for the fiscal year ending June 30th.

The application form is lengthy and requires detailed information about the household income and expenses. Also, the landlord or mortgage holder must sign a Payment Agreement which states that the \$400 will prevent homelessness. Working poor families above the federal poverty level are currently not eligible to apply for this cash assistance.

This program is managed in a DCF office in Tallahassee and is not available in local DCF offices. Local and state advocates for the homeless argue that this program should be sub-contracted to local agencies providing homeless prevention services.

Emergency Food & Shelter Program

Three Hillsborough County nonprofit organizations share a collaborative grant to provide emergency food and shelter assistance with funds provided through the McKinney-Vento Homeless Assistance Act's Emergency Food and Shelter grant. Families in need of cash assistance for emergencies apply to the Salvation Army, St. Vincent de Paul Society or Family Support Services of the Crisis Center, depending on the family's current zip code. The definition of "emergency" includes domestic violence situations.

There is no dollar limit, but the funds cannot pay for more than 30 days of service and can be accessed only once. Rent, mortgage payments and utilities are eligible but deposits and moving expenses are not. Payments are made directly to the vendor, mortgage company or landlord. Although there are no maximum income guidelines, there must be a financial management plan in place that demonstrates that the family will have sufficient income to meet on-going expenses.

Program Limitations: This is one of the best-known and most-utilized local cash assistance programs with the most flexibility. Caseworkers try to leverage their funds with County cash assistance funds (see below) so that homelessness can be prevented.

Unfortunately, funding allocations are only made for February through September, with possible extensions through November. However, when funds run out, the family must wait until the following February to apply. Also, because of the current economic downturn and rising unemployment in Hillsborough County, one program director reports that they now have a six-week waiting list for appointments.

"We have *never* had a waiting list before. This is the worst we have ever seen it," reports Kimberly Sanders, director of Family Support Services. She explains that even middle-income families who have been laid off from their jobs are trying to access emergency cash assistance for the first time.

Hillsborough County Health and Social Services

Hillsborough County's Health and Social Services Department operates throughout the County in five de-centralized "Neighborhood Service Centers" in Ruskin, Plant City, North Tampa, East Tampa and West Tampa. They offer one-stop health services and public assistance programs under the same roof.

County funds for housing emergencies and home energy payments are available through its General Assistance and Family Development Programs. In addition, the Homeless Recovery Program offers financial assistance and case management services for the homeless population, including money for shelter, utilities and boarding homes.

Household net income cannot exceed 125% of the federal poverty guidelines. The maximum amount available depends on the household size, and the number of months of assistance is determined in accordance with the contract signed by the participant and her social service specialist.

Program Limitations: These County services are a well-known safety net in the community. However, like the emergency food and shelter program, the demand for services is steadily increasing and the waiting time for appointments is also a barrier for those in immediate need. Also, the maximum eligible income precludes program access by "working poor" families whose household income falls between 125% and 200% of federal poverty guidelines.

Current Housing Resources in Hillsborough County

Transitional Housing for Domestic Violence Survivors

Relocation reimbursements and emergency cash assistance are of great benefit to certain victims of domestic violence who can qualify under the applicable program and income guidelines and have enough resources to wait for the needed assistance. However, most cash assistance programs are designed for one month or short-term crisis needs.

Many survivors of domestic violence need a longer time period to stabilize their family situation. Supportive services such as adult and child counseling, child care,

vocational training, employment assistance and parenting education may also help a family move from emotional and financial dependence on an abusive partner to economic self-sufficiency and personal self-esteem.

Transitional housing programs are designed to provide rent-free or low-cost housing for domestic violence victims and other special needs groups, such as those dealing with substance abuse or mental health issues. Transitional housing is generally defined as lasting up to 24 months with some level of supportive services.

Currently, there are two such programs operating in Hillsborough County that provide possible transitional housing for victims who have left their current housing, voluntarily or involuntarily, for the economic, emotional or legal reasons described earlier in this report. Unfortunately, these important efforts have limited capacity and annually serve 14 or fewer new families in Hillsborough County who are seeking to start a new violence-free life.

Two other transitional housing programs offer homeless women and homeless families supportive services and a chance to stabilize their current crisis and return to permanent housing. These valuable programs are also limited in size and rarely have vacancies.

Mary and Martha House

The Mary and Martha House ("MMH") is a 20-year-old non-profit organization located in a southern rural area of Hillsborough County in a confidential location. It offers a 14-bed emergency shelter for homeless women and children, including victims of domestic violence. In 1995, the organization added a transitional housing program which has assisted 54 women and 85 children, with 27 of the women successfully completing their case management plans.

The Mary and Martha House director laments, "(t)here's lots of housing available, but none of it is affordable!" Using rental apartments and a duplex, MMH offers a 6-month to 24-month transitional housing program for families who have been in the shelter for at least one month. There are supportive services including child care, transportation assistance and one-on-one tutoring for GED completion.

MMH's goal is to help five to six new families each year to become self-supporting. The apartments are leased in the client's name, and furnishings are donated by volunteers. If the head of the household is employed, then she must pay 30% of her income toward the rent. The shortfall is supported by County and community grants, thrift store income and donations.

Aftercare - The Spring of Tampa Bay

The Spring of Tampa Bay ("the Spring") has operated a shelter for victims of domestic violence and their dependent children since 1977. It is the busiest of Florida's 38 certified shelters and this 102-bed shelter is often at full capacity. There is a public school on the premises, an on-site attorney, a licensed day care facility and other supportive services and classes.

In 1993 the Spring acquired a small foreclosed apartment complex from HUD in a confidential location and received grant funds from Hillsborough County to rehabilitate the units. In July 1995, the Spring welcomed its first families into its new Aftercare Transitional Housing program. There are twelve 2-bedroom units for survivors and their families in a highly secure setting with high fences, security cameras, and monitored vehicle entry through coded access gates.

To be eligible to apply, the family must be residing in the shelter and must complete an educational plan that will enable the mother to receive vocational training to find better employment and increase her earnings. The educational plan cannot exceed 18 months, including a three-month period for those who need to complete their GED. Each resident family is allowed up to 90 days after graduation to obtain full-time employment and find permanent housing. An on-site, no-cost licensed day care facility gives the mother the freedom to complete an educational program and work part-time.

Rent is calculated using a HUD formula and is based on current income (usually from part-time jobs, child support or public assistance) and family size. The average rent paid is \$60 to \$80 a month. The tenant must also pay electric and telephone. The administrative and operating costs are subsidized by a HUD Supportive Housing Program grant and other Spring resources.

The Spring describes its typical Aftercare participant as a 32-year-old mother with two dependent children, with income at or below federal poverty guidelines, unemployed, with limited educational background. Aftercare offers an important low-cost, two-year opportunity to address issues of safety, self-esteem and employability in order "to restore a survivor's sense of hope and personal power." (*The Spring's Aftercare Project Summary.*)

Because of the extended stay allowed in the housing, the Aftercare manager reports that, on average, only five to eight new admissions occur per year. A waiting list is not maintained because there is always someone in the shelter who is interested in this program when a vacancy occurs.

The Spring's management and board of directors recognize that the demand for transitional housing services is great and its capacity to serve new families is limited. Although the Spring is strongly committed to continuing to fund and operate Aftercare, there are no current plans to add any additional transitional housing units.

Metropolitan Ministries

Metropolitan Ministries is one of Tampa's oldest and best-known homeless providers. Although it does not design its transitional programs for domestic violence victims, it is understood that family violence is one of the factors that led to homelessness for some of the program's enrollees.

Currently, Metropolitan Ministries operates a transitional housing program to allow homeless families the opportunity to regain independence and self-sufficiency in a shared living facility in Tampa Heights. Services offered include counseling and assessment, recovery services and sobriety classes, education and literacy, employment services, food and nutrition classes, health services, a charter elementary school and pastoral care.

Housing and meals are provided at no cost. The length of stay varies from a few months to two years depending on the needs of the family and their plan to attain self-sufficiency.

The location is not confidential or secure, so the program manager, Christine Long, stresses that this may not be an appropriate option for many domestic violence victims. Also, there is capacity for only 38 families, and there are currently 40 applicants on the waiting list.

Salvation Army

Hospitality House is a transitional housing program for homeless women and children operated by the Salvation Army in Tampa Heights. There are five rooms for mothers with up to three children and three rooms for women with one child. Eighteen rooms are reserved for individual women.

A resident may stay up to 24 months in the program by paying \$6.00 to \$10.00 per night, depending on the number of children. Supportive services include employment counseling, mental health counseling, meals, laundry, clothing, dental care and health care. The participant must have a job in order to stay in the program.

Hospitality House program manager Ann Topping reports that the program is "always full" and they do not keep a waiting list. "There is a tremendous need for more transitional housing for homeless women and children in this community," she adds.

Permanent Housing Resources for Domestic Violence Victims

Author's Note: The scope of this report is limited and does not include the history, description and critical analyses of all of the different types of housing subsidized in some way by the federal government. An excellent overview of all federal housing programs, rental and homeownership, is provided in a tutorial designed by the Millennial Housing Commission available at www.mhc.gov by selecting "Federal Housing Assistance." In addition, the reader should consult HUD's two websites, www.hud.gov and www.huduser.org, which are described in Appendix C, Internet Sites of Interest. The following articles (and others also listed in References) provide a more in-depth analysis of subsidized rental housing programs and their relevance for victims of domestic violence and their advocates: Hammeal-Urban, R. & Davies, J. "Federal Housing and Domestic Violence: Introduction to Programs, Policy, and Advocacy"; Correira, A. & Rubin, J. "Housing and Battered Women"; Hammeal-Urban, R. "Housing and Battered Women: Using Housing Vouchers to Assist Battered Women Move from Welfare to Work"; Reif, S. A., & Krisher, L. J "Subsidized Housing and the Unique Needs of Domestic Violence Victims."

Before describing the low-income government-subsidized housing resources in Hillsborough County, it should be noted that the largest government subsidy program for permanent housing is the home mortgage interest deduction:

For the proposed FY 2003 budget, the total of all housing assistance programs would be \$29.4 billion according to the Budget of the U.S.

Government, FY 2003. However, the mortgage interest tax deduction saves taxpayers around \$60 billion a year.

According to the 1999 returns of the IRS (<u>www.irs.gov</u>), less than 6% of tax returns claiming the deduction have incomes under \$20,000; the vast majority of beneficiaries are middle- and upper-income households. So the largest housing assistance program does not actually benefit lowincome people.

("Interactive Housing Quiz." 2002. National Priorities Project.)

As previously described, the housing preference for most of the battered women surveyed for this report is a rental apartment. Also, homeownership is not an immediate housing solution because of the time needed to clear up potential credit problems, increase income, accumulate savings and take other steps to be able to qualify for a mortgage loan. Below is a brief overview of subsidized rental programs available in Hillsborough County:

Private Subsidized Rental Complexes

Low Income Housing Tax Credits/Housing Finance Agency Bonds

The newest below-market rate rental housing in Hillsborough County is being built primarily by for-profit developers using the federal Low Income Housing Tax Credit ("LIHTC") program that is administered and regulated by the Internal Revenue Service and is described in detail on the web site of the Florida Housing Finance Corporation. To receive this type of funding, developers must compete with other developers throughout Florida for a limited number of "credits" that are granted to the development as equity dollars, substantially lowering the amount that must be borrowed to construct and operate the multi-family apartment complex. Some or all of the units must be set aside for families whose incomes do not exceed 60% of the area's median income, adjusted for household size ("AMI"). Some developers choose to receive additional application "points" by setting aside some units at even lower household income limits.

The sources of these equity dollars are individual and institutional investors who provide the money for the developments in exchange for a corresponding credit on their individual or corporate income tax return. Thus, the LIHTC program provides an attractive incentive for private investment in affordable housing. Since its inception, more than \$10 billion of private money has been invested in affordable housing in exchange for income tax credits. In Hillsborough County, more than 2000 new income-limited apartment units have been constructed within the last 10 years with this program.

Hillsborough County government actively supports these new developments with impact fee relief and other grants and loans to make construction feasible. The complexes are relatively new and attractive with many of the amenities found in market rent apartment complexes.

In addition, the Hillsborough County Housing Finance Authority issues low-interest mortgage bonds to support the same type of income-limited apartment complexes in combination with the LIHTC program. A bond recipient is generally guaranteed to receive these tax credits through a special allocation of tax credits for local housing finance agencies.

Unfortunately, this resource is often not a viable housing option for many low-income families for the following reasons:

Affordability: Rental rates are set at or near the maximum allowed by the Florida Housing Finance Corporation. The current maximum rent (including utilities) for a two-bedroom unit rented to a family at or below 60% of area median income is \$682 while the current market rent for a two-bedroom unit is \$745. Telephone surveys of local LIHTC property managers indicate that most units are renting for substantially more than the \$300 to \$400 a month which was deemed affordable by the domestic violence victims housing needs survey respondents.

Maximum and Minimum Income Limits: The majority of units constructed with this subsidy in this County are set aside for families whose household income does not exceed 60% of AMI which currently equates to \$30,300 for a family of four. Although these units can be rented to families below this maximum income level, most of the complexes have also established minimum income requirements, which is currently permitted by regulation. A frequently used minimum is three times the monthly rent for the unit. Many of the survey respondents and the clients of the ChildNet/SafeNet domestic violence program do not meet these minimum income requirements.

Tenant Selection: Admission into these tax credit rental properties is controlled by each private owner and its property management company. Credit underwriting is conservative with little apparent flexibility. Credit problems were among the top four reasons cited by the housing survey respondents when describing barriers to finding new housing they could afford.

No vacancies: The units that are set aside for families with incomes at the 60%, 50%, 40% and 30% AMI levels do not turn over very frequently. Under LIHTC rules, tenants may stay in their units no matter how much their income increases (although rent may increase to market rate at some point). A program compliance monitor reported that she had seen a family making \$70,000 a year still occupying the apartment. The only requirement is that the next available unit must be rented to a family that meets the maximum income limits. An apartment manager at a 5-year-old tax credit apartment complex said that her set-aside units are still occupied by the original tenants that moved in after construction. She maintains a two-year waiting list, but most of the complexes surveyed do not operate waiting lists.

The LIHTC rental housing projects are attractive and important additions to the mix of affordable housing available to lower income residents of Hillsborough County. However, many domestic violence survivors and their families will not be able to access this resource when needed for the reasons cited above. Even those who may qualify do not currently have a listing of these complexes or a guide to help locate these below-market rental properties.

Project-based Section 8/Section 515 Rural Development Apartments

"Project-based" rental assistance is another type of subsidized permanent rental housing available in Hillsborough County. HUD provides the financing and rent subsidies for the construction and operation of "project-based Section 8" assistance in urban areas and the Rural Housing Service of the U.S. Department of Agriculture ("RHS") subsidizes project-based rural rental housing through its Section 515 and Rural Rental Assistance programs.

A tenant who is approved to lease a project-based subsidized unit pays rent based on a percentage of the household's income (generally no more than 30%) and the rent amount fluctuates when family income increases or decreases. If a tenant moves out of the apartment, there is no longer a subsidy for that family. The subsidy stays with the unit, is not portable and does not belong to the tenant like the Housing Choice Vouchers described below.

There are hundreds of project-based HUD-subsidized rental units in Hillsborough County, some designed for families and others for the elderly and disabled. Most of these units were built in the 1960's and 1970's and no new units have been built with the family Section 8 subsidy since 1983. The owners of these apartments entered into land use agreements with HUD agreeing to restrict admissions and rents for low-income families for 30 to 40 years. These use agreements are now expiring and the owners have the option to leave the program and convert to market rent apartments with no income limitations. (Other options include renewing for a shorter term or selling to a nonprofit.) By 2004, 2800 of these apartment units in the County will have expired contracts. The number of these units that will remain in the affordable housing inventory cannot be determined.

There are fewer than 100 RHS-subsidized apartments in the County and their owners also have expiring use contracts. It is also not known how many will choose to remain in the program.

Like the LIHTC properties, few consumers or victim advocates can identify the location of these apartments, although a list is available on HUD's web site and by calling RHS in Plant City. Also, vacancies are infrequent and most do not maintain waiting lists. It may be a matter of good timing to be able to lease one of these units. This resource is static and may shrink considerably if many owners opt out of the rent subsidy program when their use agreements expire.

Housing Choice Vouchers

The Housing Choice Voucher Program (formerly called the Section 8 program and still commonly referred to in that manner) is the federal government's primary approach to assisting low-income families to be able to afford decent, permanent rental housing in the private market. This program is "tenant-based" because the tenant applies for the voucher and can take it with him or her to use at another rental complex, even in another city or state (a feature called "portability"). HUD sets the general rules for the program although, in recent years, HUD has allowed substantial local discretion in many policy areas affecting tenant admission and termination.

A Housing Choice Voucher ("voucher") enables a low-income family to pay rent to a participating private landlord based on a percentage of its household income (generally 30% to 40%) and the federal government pays the landlord the remainder of the rent through a "public housing authority" ("PHA"). To be eligible to receive a voucher, the total household income may not exceed 50% of the AMI adjusted for household size (defined as very-low income by HUD). Under current federal law, 75% of all new vouchers issued by a PHA must go to families with incomes at or below 30% of AMI (defined as extremely-low income by HUD).

This targeting of new vouchers to those at the lowest economic level should mean that these vouchers could be an important housing option for extremely-low income battered women and their families. However, due to the overwhelming demand in Hillsborough County for this housing subsidy and the low voucher turnover rates, a voucher may not become available for two to three years after filing an application with the local PHA to get on the extended waiting lists. New applications are only accepted every two to three years because these waiting lists are "closed."

Below is a summary of the current status of the three Housing Choice Voucher programs in Hillsborough County:

The Housing Authority of the City of Tampa ("Tampa Housing Authority") administers 4251 vouchers. It opened its waiting list for four days in February 2002 and received 3800 pre-applications. As of August 2002, these pre-applicants had not been fully processed to determine eligibility. Most of the families that do qualify for vouchers will be placed on the waiting list for up to a year. The waiting list was previously opened in June 2000 for ten days.

The *Hillsborough County Community Improvement Department* administers 1964 vouchers. The County last opened its waiting list for five days in April 2001 and received 3735 pre-applications. With an average 11% turnover rate, those who qualify for a voucher will wait an average of 36 months to receive one according to the County's annual PHA plan submitted to HUD in 2001. This plan document reports that "Hillsborough County is only able to assist 10% of those eligible for rental assistance."

The *Housing Authority of Plant City ("Plant City Housing Authority")* administers 172 vouchers. The most recent waiting list opening could not be determined but it has been at least two years since new applications were accepted.

It should be noted that both the Tampa Housing Authority and Hillsborough County are working to streamline the application process and be responsive to consumer needs by using public libraries and Boys and Girls Clubs as application sites with extended after-work hours. These two PHA's entered into an Interlocal Agreement that permits a voucher holder to use the voucher to rent an apartment or house anywhere in the County (except Plant City) regardless of which entity issued the voucher.

However, the number of low-income families and individuals who need this resource is increasing as the economy falters. The demand for Section 8 rental assistance far exceeds the supply of vouchers. This important portable rent subsidy is not a realistic housing option for domestic violence victims who do not currently have a voucher at the

time they need to leave an abusive relationship. Even the "admission preference" given to victims of domestic violence by the Tampa Housing Authority (which is equally weighted with seven other preferences for the disabled, the homeless, the displaced and others) is not meaningful when applications are only accepted every two years.

Victim advocates may want to consider requesting this admissions preference at the other two PHA's. However, lobbying for a preference for the homeless may be a better approach that would not require victims to reveal sensitive information about family violence in their past, thus "opening up their lives to the scrutiny of PHA personnel." Correia & Rubin, 2001, p.4.)

Finally, the receipt of a voucher does not guarantee that an appropriate rental unit will be located and that the tenant will be accepted by the private landlord. Private owners are not required to accept vouchers and those that do can reject any voucher holder based on their screening criteria. As one victim participant at a focus group exclaimed: "I have a voucher and I can't find anyone who will take it!"

Public Housing

The Plant City Housing Authority and the Tampa Housing Authority also own and manage public housing apartments. These entities receive an annual subsidy from HUD to pay for the cost of maintaining the buildings and paying for staff salaries. Tenants in public housing generally pay no more than 30% of their total household income for rent and utilities. Families without any income may qualify for public housing, although a minimum rent amount may be charged (usually no more than \$50 a month).

The Plant City Housing Authority operates 200 units of public housing. There is only one "preference" for ranking some applicants above other applicants — "displaced." The definition of displaced can include domestic violence victims who involuntarily lost their housing. However, for the last year, the Plant City Housing Authority has maintained a "closed" waiting list (no new families can get on the waiting list). A date for opening the waiting list has not been determined.

The Tampa Housing Authority ("THA") owns more than 3500 apartments of which approximately 600 are designated for the elderly and disabled. According to its Fiscal Year 2002 Annual Plan submitted to HUD, there were more than 1000 families with children on the waiting list for public housing apartments. However, telephone inquiries indicate that there is a 30-day to 120-day wait for new applicants to obtain a unit after they have qualified for admissions. Requests for larger units (three- and four-bedrooms) take longer to accommodate than for smaller units.

THA has adopted a public housing admissions preference for victims of domestic violence and employs domestic violence housing counselors. However, there are also admission preferences for families living in substandard housing, those paying more than 50% of their income for rent, working families, people enrolled in educational and training programs, the homeless and the disabled.

The number of available public housing units is on the decline. More than 1300 units in East Tampa were recently demolished and will be replaced by 856 units and

single-family homes. Pursuant to new HUD policy, the new development will be designed for a mix of incomes with some units to be leased at market rents. New tenants will be put through a screening process that includes a credit report review, a criminal record review, references from previous landlords and a home inspection.

Public housing is still the only realistic option for domestic violence survivors with little or no income. However, case managers report that many clients do not want to pursue this housing option because of the perception that it would not be a safe environment for their family. The stigma of living in public housing is also difficult to overcome for some victims. Increasingly, credit underwriting may become more of a barrier for some victims who do choose to apply for public housing.

Summary

The current subsidized permanent housing resources in Hillsborough County are all too often not realistically available when needed by the growing number of low-income households. Rents continue to rise, government subsidy waiting lists are full and closed, credit underwriting by private landlords is increasingly conservative, and there is even a wait to get an appointment for emergency cash assistance.

Fortunately, the affordable housing crisis and the special needs of domestic violence victims are receiving increased attention in Florida and across the nation. In the next section of this report, we take a look at the pending policy changes which will benefit low-income households, and describe the opportunities for local victim advocates to endorse and join these efforts.

Policy Trends & Future Resources

At this writing (Summer 2002), there are promising signs that the housing affordability crisis in general, and the special housing needs of the homeless and of domestic violence victims in particular, are finally receiving attention at the federal and state levels. A large number of groups are calling on the federal and state government to produce and preserve affordable housing. Federal legislation that would create \$50 million in housing assistance earmarked for domestic violence victims is gaining Congressional support.

Below is a summary of these recent efforts as well as a summary of pending affordable housing proposals and legislation that may result in additional housing assistance for very-low and extremely-low income families (those whose household incomes do not exceed 50% and 30%, respectively, of the statistical area median income).

This recognition of the need for workable, affordable housing options for low-income families, and the emphasis on set-asides for extreme low-income households, could result in additional resources for Hillsborough County low-income housing providers. It is important that domestic violence advocacy organizations recognize that any

increase in truly affordable housing resources will ultimately benefit the low-income families they serve.

Federal Funding for Transitional Housing for Victims

Federal funding for transitional housing for victims of domestic violence and their families is also currently pending in Congress. The Domestic Violence and Sexual Assault Victims' Housing Act, H.R. 3752, introduced February 13, 2002 by Representative Jan Schakowsky (D-IL), has broad bipartisan support.

The bill authorizes \$50 million in new HUD grant funds for temporary or transitional housing or financial assistance (rent, security deposits and first month's rent) for victims of domestic violence, stalking or adult or child sexual assault. The press release issued by the Congresswoman's office on the day she introduced this legislation cites Rep. Schakowsky's reasons for proposing this bill:

"No one should have to suffer abuse. It is unacceptable that innocent women and children have no choice but to continue to face the violence at home because they have no place to go. With more than 100 supporters, I hope to work with the rest of my colleagues to pass this legislation. This is a critical bill for women who have left situations of domestic violence and are learning new job skills, participating in educational programs, working full-time jobs, or searching for adequate child care in order to gain self-sufficiency." ("Schakowsky Announces Bipartisan Legislation to Help Women and Children Fleeing the Terror of Domestic Violence and Sexual Abuse." News from Congresswoman Jan Schakowsky, February 13, 2002)

Several national domestic violence and women's advocacy organizations are aggressively campaigning for passage of this legislation, including the McAuley Institute, the National Network to End Domestic Violence and the National Coalition Against Domestic Violence. Their respective websites contain important information documenting this special housing need, and offer ways for local advocates to get involved. Hillsborough County victim advocates should join these efforts and meet with key Tampa Bay legislators to educate them about the importance of affordable housing options for survivors of domestic violence.

Grassroots advocacy is particularly important in light of the history of previous housing funding proposals for victims. Congress enacted a \$25 million transitional housing bill as part of the Violence Against Women Act of 2000; however, the bill's authorization expired on September 30, 2001 without any funds ever being appropriated to implement the program.

National Housing Forum

The U.S. Conference of Mayors, a nonpartisan organization of 1139 cities with populations of 30,000 or more, hosted a National Housing Forum in Washington D.C. on May 21, 2002 to urge the Bush Administration "to pay more attention to the nation's affordable housing crisis," according to the conference's press release issued that same day.

"The nation's affordable housing crisis should be on everyone's radar screen right now, but it is not," said Boston Mayor Thomas M. Menino, President of the U.S. Conference of Mayors. "The Bush Administration and Congress need to pay attention to the housing crisis and do something to relieve the financial hardship of the millions of Americans living in substandard housing, struggling to pay rent, or denied even the dream of owning a home of their own. We must work together to preserve the housing we have and produce the housing we need." ("U.S. Facing Affordable Housing Crisis," Press Release.)

The press release further quotes San Francisco Mayor Willie Brown, chair of the Conference's Community Development and Housing Committee, as noting that nearly 14 million U.S. households spend more than half of their income to cover rent or a mortgage payment. "And that number will only continue to rise as the supply of affordable housing further tightens — unless the federal government acknowledges the problem and takes action."

Millennial Housing Commission

In 1999, Congress chartered a 22-member special commission to re-examine the federal government's housing programs and to make recommendations regarding future housing policy. Housing builders, owners, researchers, planners, former elected officials, and community development leaders comprised this bipartisan "Millennial Housing Commission," with former Republican Congresswoman Susan Molinari and New York developer Richard Ravitch as its co-chairs.

On May 30, 2002, the Millennial Housing Commission issued its final report to Congress. The report, entitled "Meeting Our Nation's Housing Challenges" makes 13 principal proposals and 15 supporting recommendations. These proposals, if implemented by Congress, could have a significant beneficial impact on housing resources for extremely-low and very low-income families, including victims of domestic violence.

In their letter releasing the report to Congress, the Commission's co-chairs catalogued the causes of inadequacy of the current supply of housing which is affordable to families of limited means:

The inexorable growth in the numbers of families, of those working in the service sectors, and of immigrants seeking to take part in the American Dream - - coupled with community opposition to high-density development, the gentrification or abandonment and deterioration of an

increasing percentage of our housing stock, and the growing affordability gap between haves and have nots — require that the Government of the United States seriously address the question of how our society can produce and preserve more housing for more American families in a more rational, thoughtful, and efficient way in the decade ahead. (Letter from MHC Co-Chairs Susan Molinari and Richard Ravitch, Millennial Housing Commission.)

According to the National Low Income Housing Coalition, the Commission's report confirms what housing advocates have repeatedly asserted, that "America has a serious housing affordability problem."

While no new data are offered, it is significant that the members of the Commission, who mirror the ideological spectrum of Congress, were able to reach consensus about the depth and extent of the problem. Having this group as the messenger gives the data greater weight when they are considered by Congress. This may be the most important contribution the Commission makes. (Weekly Housing Update: Memo to Members. National Low Income Housing Coalition. May 31, 2002.)

The Commission's recommendation to expand and improve the Housing Choice Voucher program (Section 8) could help shorten local waiting lists and possibly make room for preferences or set-asides for domestic violence victims. However, this recommendation is coupled with a suggestion that Congress phase in work requirements with supportive services to help housing assistance recipients get and keep jobs. Also, there should be "income disregards that allow residents to keep more of the money they earn."

The President of the National Low Income Housing Coalition cited her organization's opposition to the "imposition of work requirements as a condition of receipt of direct housing assistance." She expressed concern that this type of requirement places "extra burdens on the poor who are helped by Federal housing programs that are not shared by the millions of other non-poor households who benefit from Federal housing subsidies." (Statement of Sheila Crowley, NLIHC President, on the Release of the Millennial Housing Commission Report.)

National Housing Trust Fund

In recent years, several national housing advocacy organizations launched a nationwide campaign to establish a permanent, dedicated federal source of revenue for low-income housing. The National Housing Trust Fund Campaign has received the endorsement of more than 3000 organizations, cities, elected officials and newspapers. According to the Campaign's website, the Trust Fund's goal is "to produce, rehabilitate and preserve 1,500,000 units of housing by 2010."

The Trust Fund should be used for the production of new housing, preservation of existing federally assisted housing, and rehabilitation of existing private market affordable housing. The Trust Fund should be primarily used for rental housing. We support allowing between 15 and

25% of funds to be used for homeownership activities, so long as low income people are served. At least 75% of the Trust Fund dollars should be used for housing that is affordable for extremely low income households, that is, those with incomes under 30% of the area median. ... Housing funded through the Trust Fund should be required to remain affordable for the useful life of the property. (Proposal for Legislation. The National Housing Trust Fund Campaign. Published by the National Low Income Housing Coalition.)

In the summer of 2001, companion bills to implement this concept were introduced in both the House and the Senate. The National Affordable Housing Trust Fund Act of 2001, H.R. 2349 and Senate Bill 1248, respectively, have received impressive Congressional support. More than 180 members of the House of Representatives and 26 members of the Senate have co-sponsored this legislation to date. In June 2002, the House Financial Services Committee approved the inclusion of this national housing trust fund in a pending major housing bill, H.R. 3995. Debate and possible action on H.R. 3995 is anticipated in the fall of 2002.

The Center for Community Change, a national nonprofit organization focusing on public policies that impact the poor, commissioned a study to explore the economic impact of creating a National Housing Trust Fund. In 2001, the Center released "Home Sweet Home: Why America Needs a National Housing Trust Fund". This report describes the shortage of low-income housing, and "its devastating impact on our country's children," and projects the economic stimulus that would be created by a National Housing Trust Fund in 20 states, including Florida. The Executive Summary concludes:

Without more financial resources, the need for safe affordable housing will not go away anytime soon. A U.S. Department of Housing and Urban Development (HUD) study published in 2001 found that the private market is not producing enough affordable rental housing to meet the existing demand. For many private developers, building affordable units without some type of low-interest loan or grant isn't financially feasible. Housing trust funds help by providing the funds housing developers need to make their projects affordable. ... A National Housing Trust Fund will encourage innovative housing development by allowing communities to define their own needs and design their own solutions. At the same time, the National Housing Trust Fund will provide local communities with the flexible, dependable source of income they need to create more affordable housing opportunities. (Home Sweet Home: Why America Needs a National Housing Trust Fund, p. 5)

Local domestic violence advocates need to be educated about and lend their grassroots support to pending federal housing legislation that would benefit all low-income families. These types of initiatives, if enacted, will have a positive impact on the victims they serve who have very limited housing options at the critical time in their life when they have made the decision to leave an abusive relationship.

Federal Housing Budget Criticism

Despite these promising developments and calls for action, low-income housing advocates report that the Bush Administration's proposed budget for fiscal year 2003 ("FY 2003") does not seriously address the affordable housing crisis.

According to the National Priorities Project, federal housing assistance programs will receive \$29.4 billion in discretionary spending under the Bush Administration's FY 2003 budget proposal. In 1980, the federal government spent nearly twice that amount - \$56 billion - on federal housing assistance.

The release of the Bush Administration's FY 2003 housing budget proposal spawned a chorus of criticism and calls for a significant increase in the housing assistance budget. Citing a "bleak outlook for HUD's budget," the Florida Housing Coalition reports that Rep. Barney Frank (D-MA) testified before the House Budget Committee on February 14th to request a \$15 billion increase for housing programs." ("Seeking a Big Boost in the Housing Budget," Housing News and Member Update, March 1, 2002, Florida Housing Coalition.)

The Campaign for Housing and Community Development Funding, a broad-based coalition of 100-plus organizations, is also requesting a \$15 billion increase for federal housing programs.

The \$15 billion increase would be above and beyond the funding boost required to continue serving the same number of project-based, voucher and public housing households. A \$15 billion increase would serve as a much needed down payment on the budget that housing programs ultimately would require to address the nation's critical housing needs and to solve the affordable housing crisis. (Fiscal Year 2002 and 2003 HUD Budgets. 2002 Advocates' Guide to Housing and Community Development Policy.)

A national rural housing advocacy organization, the Housing Assistance Council, speaking through its executive director, Moises Loza, also criticized the President's FY 2003 budget proposal because it "shortchanges renters."

The Housing Assistance Council's second budget concern focuses on the needs of rural renters. "The vast majority of low-income people in rural areas are working," Loza explained, "but too often they can't earn enough to afford decent rental housing. Housing problems are disproportionately high among renters, minorities and elderly people. Federal funding priorities must recognize their needs as well." ("Bush Budget Shortchanges Renters and Rural Homebuyers, Says Expert Rural Housing Group." February 4, 2002. Press Release.)

The President of the National Low Income Housing Coalition joined this chorus of criticism of the Bush budget proposal, which she called "wholly inadequate."

"The emphasis is once again on home ownership with reference to establishing a homeowner tax credit and increasing the down payment assistance program first appropriated (but not authorized) last year. The cost of this tax credit remains to be seen, but whatever it is, it should at least be matched by new investment in rental housing for extremely low income people, for whom the most serious housing shortage exists."

(Statement of Sheila Crowley, President, National Low Income Housing Coalition, on the Bush administration's 2003 budget.)

State of Florida Policy Trends

The most promising new development at the state level is the Florida Legislature's passage of landmark comprehensive homeless assistance legislation effective July 1, 2001. This bill created a State Office of Homelessness within the Department of Children and Families.

The bill also includes a requirement that a minimum of 5% of the State Apartment Incentive Loan program be reserved to support rental housing for homeless persons. The successful applicant will automatically receive low income housing tax credit allocations which are usually awarded through a complicated highly competitive process.

According to the Florida Coalition for the Homeless, these two set-asides will result in \$3.7 million in low-interest loans this year to help create homeless housing, including housing for victims of domestic violence, considered a "sub-population" of the homeless. (The interest rate is 0% for non-profit developers and 3% for for-profit developers.)

Another important provision of this legislation is the creation of a \$5 million Homeless Housing Assistance Grant program. Hillsborough County government agencies, non-profit housing developers and homeless organizations are eligible to compete annually for two grants of up to \$750,000 each for the construction or rehabilitation of units for persons who are homeless at the time of initial tenancy. The applicant must have "site control" because the grant cannot be used for land acquisition, however.

In the recent struggle to adopt the state's 2002-2003 budget, funding cuts were made to many health and human service programs. At one point, the House of Representatives sought to slash \$4 million from this Homeless Housing Assistance Grant program and cut funds from other homeless programs. However, the Senate remained firm and all targeted homeless assistance programs were funded at the 2001 levels, with one exception. The Emergency Financial Assistance for Housing Program ("EFAHP"), described above in Current Resources, received a 10% reduction to \$1.6 million because it was underutilized and did not spend its previous year's allocation.

The legislation that created these new homeless initiatives grew out of the recommendations of the Florida Commission on the Homeless, a legislatively created body that met during 2000 to produce recommendations for reducing homelessness in Florida. In addition to the new initiatives described above, the Commission recommended that the State of Florida "increase the stock of affordable housing and supportive housing" by, among other strategies, creating adequate set-asides within the state's SHIP program

targeted for the lowest-income households and directing the Florida Housing Finance Corporation "to increase the number of units that must be dedicated to low and very low income housing to a level sufficient to reduce homelessness in Florida." (Final Report.Commission on the Homeless, 2000, p.17.)

The State of Florida is considered a leader in government support for affordable housing. It is the one of the few states with a dedicated source of revenue for a housing trust fund. Since 1992, there has been a \$.10 per \$100 surtax on the documentary stamp tax paid on the recording of all real estate deeds. These funds are distributed to each county in accordance with the rules and regulations of The William E. Sadowski Affordable Housing Act.

In addition, Florida supports numerous other single family and multi-family loan and grant programs that are administered by the 20-year-old Florida Housing Finance Corporation and the Department of Community Affairs. However, despite these laudable efforts, the State's Affordable Housing Study Commission recently documented the tremendous unmet housing needs for Florida's low-income families and the growing housing affordability crisis.

In its July, 2001 report, the Study Commission released its 18-month examination of the State's progress in meeting its statutory goal of ensuring that, by the year 2010, each Florida resident will have access to safe, decent and affordable housing. [See Section 420.003(1), Fla. Stat. 2001.]:

(W) hen the Commission compared the housing need with the units projected to be built under federal, state and local housing programs through this decade, Florida is left with an astounding need for affordable, decent housing. The Commission projected the cost of meeting this housing need, considering investments from both the public and private sectors. ... The resulting costs were also huge. Even with a dedicated source of state revenue in place, Florida may not reach its 2010 goal. (Final Report 2001. The Affordable Housing Study Commission. Executive Summary, p. 2.)

The Commission made 17 policy recommendations, many of which, if implemented, could directly benefit low-income families who are escaping domestic violence. In particular, the Commission recommended the restoration of funding for the "Temporary Financial Assistance for Homeless Families" program at a minimum of \$5 million annually.

In 2000-2001, money from the Temporary Aid for Needy Families ("TANF") federal block grant program was sub-contracted to local homeless agencies to help pay for rental assistance, and deposits for families. Metropolitan Ministries administered the funds for Hillsborough County and helped homeless individuals and families move into permanent housing with up to \$2,000 each in temporary financial assistance. The Legislature chose not to fund this program after September 30, 2001.

In calling for the return of this initiative, the Commission noted that the "program was very successful, serving more than 4,500 homeless adults and 6,000 homeless

children who moved out of shelters and makeshift housing into more permanent housing." (Final Report 2001, The Affordable Housing Study Commission. p. 20.) Local homeless and domestic violence client advocates should support any new statewide effort to bring back the locally-administered TANF-funded temporary financial assistance program.

Finally, in October 2002, the Florida Coalition for the Homeless will launch a new statewide "30/30 Campaign." The goal of this campaign is to call on housing officials to consider allocating 30% of their housing program resources to residents whose household income falls below 30% of their area's median income (the extremely-low income households). The publicity surrounding this initiative will hopefully draw even more attention to the growing housing affordability problem in Florida.

Local Policy Trends

Hillsborough County government administers several state and federal affordable housing programs, (including the Housing Choice Voucher program) and is one of the few jurisdictions in the state to offer impact fee relief and expedited permitting for affordable housing rental and single family developments. The County, through its Community Improvement Department, offers its support for new low income housing tax credit apartment projects. It also staffs the Housing Finance Agency that issues bonds for both single family and multi-family affordable housing developments.

The current focus of many local government programs is homeownership. Although homeownership initiatives are important, there are many low-income families who do not want the responsibilities of a home (such as those headed by young, single mothers) and others who will never be able to qualify for a mortgage loan because of extremely low income or a poor credit history.

On a promising note, County housing department representatives and Tampa Housing Authority employees attended the Collaborative's community luncheons. Both expressed interest in working with the Collaborative on new rental housing options for victims. The County's Community Improvement Department has agreed to provide the funds to print the Affordable Housing Directory that will be produced by the Collaborative in partnership with the local homeless coalition. (See Action Plan.)

The Homeless Coalition of Hillsborough County recently created an Advocacy Committee that will be working to draw public attention to the rental housing needs of the County's neediest families and individuals. It is important that the members of the Collaborative and other domestic violence victim advocates become actively involved with this effort so that the special needs of their clients are included in any new local efforts to address the transitional and permanent housing needs of both the chronically and acutely homeless families in Hillsborough County.

Assessing Other Domestic Violence Housing Assistance Models

In researching this report, the author interviewed selected domestic violence housing assistance program managers throughout Florida as well as in other states. The results of these interviews are in Appendix B. The author made site visits to the programs in Clay County, Dade County and Orange County.

Housing programs designed to assist domestic violence survivors and their families fall into two categories — transitional housing programs and permanent housing programs. Transitional housing generally refers to time-limited housing assistance, either in a building owned by the housing provider, or through cash rental assistance used by the victim to rent private housing. The time limits vary from six months to 24 months, at which time the family must move to a new location or, for those in private housing, begin to pay all of their housing costs if they wish to remain there.

Permanent housing refers to assistance that is not limited in time, such as homeownership or a permanently subsidized rental apartment or rental house. If the housing is built with various government subsidies, or the tenant brings the subsidy with her in the form of a government housing voucher, then the housing owner charges rent at a below-market rate or based on a percentage of family income, and bills the agency offering the subsidy for the difference.

The overwhelming majority of housing assistance offered by domestic violence service providers is transitional. This may be due in large part to restrictions that attach to the primary source of funding used by these programs; i.e., the HUD Supportive Housing grant funds which are part of the federal McKinney-Vento Homeless Assistance Act grant awards. This funding may only be used in housing programs where the assistance provided to a particular family does not exceed 24 months in duration.

The two basic program designs for domestic violence transitional housing are scattered site and central site (also called "stand-alone"). Scattered site transitional housing uses apartments, duplexes or single-family rental homes scattered around the community that are not generally owned or managed by the domestic violence agency. Central site refers to multiple units in one location, usually occupied exclusively by survivors and their families (and possibly other homeless families) and owned and managed by the domestic violence agency sponsor. This type of housing is sometimes located next to the domestic violence shelter.

The proponents of scattered site transitional housing options interviewed by the author are adamant about the benefits of this approach. The client self-selects her new neighborhood, often near a job, children's schools, a day care provider or other family members. In this self-selected area, she can build her own support system, become a part of that community and not be stigmatized by living within the confines of housing for the "homeless." Also, she and her family should be able to stay in that same housing when the housing assistance ends, making it their permanent housing, rather than having to

find another place "to transition to," thus obviating the need for two housing transitions within a relatively short period of time.

Sponsors that operate centralized housing programs (usually a single multi-unit apartment complex) stress its advantages. The foremost advantage is the ability to provide heightened security to protect the survivors from further unwanted and unexpected contact with their abuser. Locations are confidential and gates, cameras and other security features restrict access. In addition, with the clients in one location, the domestic violence agency that operates the housing program can more efficiently deliver on-site supportive services, such as job counseling and placement, child care and therapeutic counseling.

Scattered site programs are generally less costly and can be set up in less time because the "bricks and mortar" have already been developed by the private sector. Domestic violence agencies using this model can avoid the expense and inconvenience of property management, such as responsibility for extermination, repairs and replacements.

Centralized single site programs often require substantial capital investments, whether for acquisition and rehabilitation of existing apartments or for new construction (including land purchase and pre-development costs). There are additional on-going expenses related to owning and managing the real property, such as insurance, maintenance, utilities, and capital equipment replacements. These expenses may require continuing grant support if rental income and government subsidies received are not sufficient to cover mortgage debt service, operating expenses and reserves for replacements.

A study comparing the relative effectiveness of the two approaches could not be located. However, there is a literature review of transitional housing with supportive services for the homeless in general. This report concludes that "scattered-site models of transitional housing that 'convert' to subsidized permanent housing are a cost effective approach to helping families transition out of homelessness without the stigma and disruption of support networks that facility-based approaches may entail." (Barrow & Zimmer, 1998, p. 1) They acknowledge, however, that the delivery of supportive services throughout the community requires more effort for both service providers and consumers.

As described in the "Current Resources" section of this report, both The Spring of Tampa Bay and the Mary and Martha House operate small, transitional housing programs in Hillsborough County. The Spring has a 12-unit single site apartment complex with a high level of security and on-site supportive services. Mary and Martha House uses a scattered site approach, primarily privately-owned apartments. However, the directors of both of these programs repeatedly affirm the need for more immediately available housing options to meet the overwhelming demand from low-income survivors, particularly those with large families.

Examples of other established scattered site and central site transitional housing assistance programs are described in Appendix B. Appendix B also contains a list of other domestic violence housing programs around the country, some of which may warrant further study.

None of the programs surveyed offered a permanent housing approach, and only the Manatee County and Orange County programs allow the family to convert to permanent housing but without a continuing subsidy. The family may stay in their same apartment if it can qualify on its own without the cash assistance. The remainder of the programs interviewed sponsor time-limited transitional housing for survivors of domestic violence who must move their families out to another location at the end of the specified time limit.

Most of the housing assistance approaches and features described Appendix B are not currently utilized in Hillsborough County. Promising ideas that are feasible here include:

- The use of city and county HOME funds for tenant-based rental assistance (Orange County);
- Long-term cash rental assistance with supportive services (Manatee, Sarasota, Asheville, N.C.);
- Joint venture with a nonprofit housing developer for transitional housing (Seminole County);
- Escrow of housing savings requirement for use after the rent subsidy ends (Asheville, N.C.);
- Private women's organization as the sponsor/developer (Dade County);
- Use of Low Income Housing Tax Credits for larger projects (Dade County, Santa Clara County);
- Partnering with Habitat for Humanity for low-cost homes. (Charlotte County);
- Regional collaborative effort to develop shared housing complexes in different parts of the County (Santa Clara County)

Three additional approaches which may warrant further study include the Rental Guarantee Fund in Marin County, California; the Housing First methodology in Los Angeles, California, and the lease-purchase housing program operated by the Cleveland Housing Network. None of these programs is specifically designed for survivors of domestic violence; however, they are designed to help very low-income families who are unable to qualify for market rent housing.

The Housing Authority of Marin County instituted a Rental Move-in Guarantee Program to enable their clients to pay security and other deposits in installments. (These costs are not covered by the voucher program.) The Housing Authority issues a certificate to landlords to guarantee these deposits (up to \$800) if the tenant misses an installment payment. The Marin Community Foundation provided a \$50,000 grant to cover defaults (which have been few) and to pay for staff for the program.

"Housing First" is operated by the nonprofit agency called Beyond Shelter, Inc. The program places high-risk homeless families directly into permanent, affordable rental housing in residential neighborhoods without first going through a transitional housing program. The families are provided with a wide array of home-based case management

services for six months to one year. With a 14-year track record of success, this model deserves further study by local homeless and domestic violence advocates.

The nonprofit Cleveland Housing Network's lease-purchase (or rent-to-own) program is cited as one of the more successful models of permanent affordable housing by The Annie E. Casey Foundation in its report, "Meeting the Housing Needs of Families," at page 24. The keys to the Cleveland lease-purchase model include affordability, quality of capital improvements and maintenance, and resident responsibility. This model should be studied as a possible way to convert a transitional housing program to a permanent housing program at the end of some agreed term. Homeownership may be a powerful incentive for the family to complete their case plan.

Recommendations

Based on an analysis of the research performed and the information gathered for this report, there is a variety of recommendations for possible future action that would result in increased affordable housing options for survivors of domestic violence and their families in Hillsborough County. These recommendations can be grouped into three general categories:

- The need for providing more comprehensive information and substantive training for domestic violence advocates regarding housing resources and housing programs;
- The need for collaboration with other Hillsborough County advocates who are seeking to increase the supply of affordable housing for all low income people and active participation in these efforts;
- The need for increased advocacy by domestic violence advocates on behalf of victims with regards to important changes to existing housing programs and for new housing initiatives on the federal, state and local level.

Housing Information and Advocate Training

Increasing Advocates' Housing Knowledge and Housing Connections

"Key to any reform or policy change is informing, educating, and training all those who will be in contact with battered women and their children or responsible for implementing policy or programs affecting them. This includes training and technical assistance to expand the capacity of domestic violence advocates to provide more comprehensive housing advocacy and services to battered women." (Menard, A., 2001, p. 717)

During the course of the study, the Collaborative's members and other case managers at The Spring Outreach completed questionnaires regarding the state of their knowledge of housing programs and housing opportunities. The results from these questionnaires show that the great majority of the lawyers and case managers working with survivors of domestic violence have very little knowledge of the different types of subsidized housing already available in Hillsborough County, where to find that housing, the workings of the Section 8 voucher program, and even where to find the offices of the various housing authorities.

It is incumbent upon domestic violence client advocates to seek out opportunities to increase their knowledge of existing Hillsborough County and state housing-related resources, while at the same time educating local officials about the unique needs of their clients.

The members of the ChildNet/Safenet Collaborative, the Domestic Violence Task Force and case managers at both The Spring and the Mary and Martha House should collaborate on a housing training event which would feature a panel of officials from County housing programs, local housing authorities, private developers or managers of low income tax credit apartment complexes and a representative of landlords who accept Housing Choice Vouchers. At this training, Bay Area Legal Services should also provide substantive training regarding evictions, foreclosures, and the rights of applicants for subsidized housing who are denied admission into various housing complexes. (This housing training event should be held annually due to staff turnover and changes in housing programs and cash assistance resources.)

In addition, local domestic violence advocates need to become more involved with other homeless advocates and the affordable housing community on the state and local level by becoming involved with the Florida Housing Coalition and the Florida Coalition for the Homeless. These organizations sponsor excellent conferences and training events throughout the state and the workshops are generally low in cost or free.

Through attendance at these events, victim advocates will be able to meet non-profit and for-profit housing providers that may be interested in pursuing joint ventures to create transitional and permanent housing initiatives for survivors of domestic violence and other homeless families While it is unrealistic that all case managers could attend these trainings, the domestic violence shelter agencies should designate staff members who could become their in-house housing "experts" both at the shelter and at outreach offices. Local domestic violence advocates should collectively urge the Florida Coalition Against Domestic Violence to include housing training and advocacy information at its annual conferences.

Affordable Housing Directory

Discussions at the community luncheons and at meetings with the Domestic Violence Task Force and Homeless Coalition confirmed that there is no one central guide for locating below-market rent complexes or other project-based subsidized apartments in Hillsborough County. One of the highest priorities of participants at these events was the production of an Affordable Housing Directory designed for the consumer of housing

services, similar in style to market-rent apartment guides and to guides available in Pinellas County, Asheville, North Carolina, and other communities.

Because of the high priority placed on the need for this resource, the author is already collaborating with the Housing Committee of the local homeless coalition to produce this directory. A database of more than 175 properties has been developed. The directory will also include information about homeownership programs, the Housing Choice Voucher program, sources of emergency cash assistance, landlord/tenant law and fair housing issues. Hillsborough County's Community Improvement Department has indicated its willingness to pay the printing costs for this much-needed resource. The Affordable Housing Directory will also be a valuable training tool for the training events described above.

Collaboration

An important strategy for addressing the housing needs of battered women is to increase the availability of safe, affordable housing for all people and particularly poor families and those at risk. Many domestic violence victims will not have access to domestic-violence-specific housing programs either because their isolation prevents them from finding out about them, because such programs are full, or because they do not meet the eligibility requirements. It is important, therefore, to increase affordable housing options generally to benefit the greatest number of battered women (Menard, A.2001, p. 716)

The housing needs of domestic violence victims with limited incomes must be recognized as a small part of the larger issue of inadequate affordable housing for all low-income families. In this regard, it is important that domestic violence advocates join with other affordable housing advocates who are seeking to bring increased attention to these issues and to produce additional units and create new subsidies for families in need.

Domestic violence advocates must become pro-active in forming collaborations with other organizations that are actively lobbying for increased affordable housing for all low-income families in need. An indirect benefit of these associations will be the opportunity to "ensure appropriate cross-training on housing and domestic violence and housing issues and the development of policies and programs that increase battered women's housing options and, minimally, do not increase their danger." (Menard, A., 2001, p. 712).

Specific recommendations in this regard include the following:

• Interested members of the Domestic Violence Task Force and select members at domestic violence shelter agencies should become members of the Florida Coalition for the Homeless, subscribe to its electronic newsletter and list-serv, attend the Coalition's annual conference and become actively involved in the new "30/30 Campaign" to be launched in the fall of 2002.

- Domestic violence advocates need to become actively involved with the Hillsborough Homeless Coalition's Housing Committee, Advocacy Committee, and Long Range Planning Committee in order that the housing needs of their clients are recognized in any local effort to increase the availability of affordable transitional and permanent housing for all low income families. With more active participation by domestic violence advocates, the long—range plans and advocacy efforts of the local housing coalition will include a focus on the unique needs of domestic violence victims in addition to other homeless sub-populations.
- Victim advocates should study the Interlace collaborative project in Asheville, North Carolina (see Appendix B) for possible replication here. This innovative program is using a housing provider to run a scattered site housing program for victims, while the legal services office, the credit counseling service and domestic violence shelter agency are providing supportive services in order to make the transition to permanent housing a success for the family.
- Victim advocates should also study the "Housing First" program model successfully developed by a partnership of 25 agencies and operated by Beyond Shelter, Inc. in Los Angeles. This award-winning approach is being adapted by other organizations in this country that recognize it is preferable to reduce duplication of effort and maximize already existing community resources. (See www.beyondshelter.org for more information.)

Advocacy for Change

Housing program policy changes— Prevention of Homelessness

It is much more preferable to allow a domestic violence victim and her children to remain in their current housing and to prevent a possible eviction or foreclosure than to help her to search frantically and often unsuccessfully for appropriate and affordable housing after she has become homeless. Domestic violence advocates must support efforts to increase emergency cash assistance efforts, to decrease the waiting time to participate in emergency cash assistance programs, and to request that Hillsborough County establish a foreclosure prevention program for low-income families who are at-risk of becoming homeless.

Some of the important opportunities for advocacy in this regard include the following:

• Join the Florida Coalition for the Homeless, the Commission on the Homeless, the Affordable Housing Study Commission and other advocates in encouraging the Florida Department of Children and Families to re-authorize and fund the Temporary Financial Assistance for Homeless Families program which helps pay for deposits and move-in expenses and was administered on a local level through sub-contracts;

- Join the efforts of the homeless advocates to lobby DCF administrators to privatize and de-centralize (through local subcontracts) the "Emergency Financial Assistance for Homeless Families" program, to increase the income eligibility to include the working poor (up to 200% of federal poverty guidelines) and to request an increase in the maximum grant amount from \$400 to at least \$600.
- Request that the Domestic Violence Task Force include housing issues in its next judicial education program so that local domestic violence judges are aware of the extreme difficulty of finding immediately available affordable housing in this County and of accumulating the cash needed to pay all necessary rent and utility deposits when the abused unmarried partner is ordered to leave the apartment or home.
- Strongly encourage the Hillsborough County Community Improvement Department to study for possible replication the Foreclosure Prevention Program instituted by Pasco County which provides up to \$2,000 per family to cure mortgage defaults and prevent possible foreclosures. This innovative program uses various local housing funds which are also available to Hillsborough County. It involves a collaboration with the Consumer Credit Counseling Service for family financial counseling.
- Support the efforts of the East Hillsborough Network to secure supplemental emergency cash assistance funds through local, state and federal programs for families at-risk of homelessness in the Plant City area.
- Explore the mechanism for raising the income ceiling for County emergency cash assistance programs to include the working poor (125 200% of federal poverty guidelines).
- Affirmatively support grant requests and departmental budget requests which will result in the increase in staffing for the three Emergency Food and Shelter agencies and for the County's Neighborhood Service Centers in order to decrease the waiting time for appointments for emergency cash assistance to prevent evictions and foreclosures.
- Educate local domestic violence advocates about the eligible use of HUD Emergency Shelter Grant program and State of Florida Homeless Challenge Grants for use in the prevention of homelessness, and ensure that all interested programs are on the appropriate mailing lists to receive Requests for Proposals when issued by the funding agencies that award these grant funds.

Additional Housing Program Changes and New Initiatives

Many of the program concepts being tried in other jurisdictions have not been studied or implemented in Hillsborough County. In addition, many innovative suggestions emerged from the discussions at the community luncheons sponsored by the Collaborative and at focus groups with other organizations. Here are some of those recommendations:

• Urge local victim advocates and the Florida Coalition Against Domestic Violence to educate the Attorney General's Office about the problems with the

- re-designed Crime Victim Compensation relocation program and its 30-day deadline, and lobby for program changes that will better meet the needs of victims without compromising the fiscal integrity of this important state resource for crime victims.
- Explore the possibility of tenant-based rental assistance with the use of federal HOME Investment Partnership funds (which are available in the City of Tampa and Hillsborough Count) modeled after the new program in Orange County (see Appendix B). This initiative may need to be built into the next annual Consolidated Plan prepared for HUD by these jurisdictions. Victim advocates must learn how to become involved in this planning process which includes required public hearings where their voices can be heard by elected officials.

While it is recognized that the administrative funds provided by HUD for this type of program may be insufficient, it is possible for the local government to issue a request for proposal for a housing non-profit to administer the program and supplement the administrative dollars needed with other grant dollars.

- Pursue the possibility of awarding additional points to for-profit developers of low income housing tax credit supported apartment complexes that agree to designate two or more units as set-asides for leasing by domestic violence agencies and other homeless providers for families at 50% of area median income or less. These application points come into play when developers request the required local support from Hillsborough County government for these highly competitive tax credit ventures.
- Educate and lobby the boards of commissioners of the Plant City and Tampa Housing Authorities and Hillsborough County Commission to require their staff to seek the maximum Fair Share of housing choice vouchers available from HUD, as well as any incremental or special purpose HUD vouchers that become available from time to time. These advocacy efforts must be accompanied by a strong plea that these departments receive additional budget allocations to provide sufficient staff to handle the processing and administration for these much-needed additional vouchers.
- Encourage the two local housing authorities and Hillsborough County to organize an event for private landlords to educate them about the benefits of the Housing Choice Voucher program and to encourage their participation in all three jurisdictions. This event could include testimonials from private landlords who have been successful with effective use of federal subsidies and should be coordinated with the Bay Area Apartment Owners' Association.
- Advocate for a meaningful admission preference for domestic violence victims by both Hillsborough County and Plant City in both the Housing Choice Voucher and Public Housing Programs.
- Explore a third-party rent and deposit guaranty (similar to the Housing Authority program in Marin County, California) to help victims facing housing barriers because of poor credit or the inability to accumulate the cash for deposits. The California program was funded by a local community foundation. The Greater Tampa Community Foundation may be interested in seeding a similar initiative here.

Bring together local nonprofit housing organizations with domestic violence organizations to begin a dialogue that could lead to a joint venture similar to the Seminole County project described in Appendix B, or to a lease-option arrangement which would permit the survivor to get stabilized in a job, clear her credit and qualify for a mortgage loan to buy the house.

In addition, victim advocates need to be educated about and active in the process of developing the local housing authorities' annual and five year Public Housing Authority plans required by HUD, and also in the consolidated five-year plan and one-year action plan submitted to HUD by the County and the City of Tampa. These groups need to make sure that they are included on relevant local government mailing lists in order that they can receive notices of meetings and hearings where they can educate local officials about the negative and potentially dangerous consequences of the lack of immediately available housing for victims trying to leave abusive relationships. Former victims themselves should be encouraged to get involved, especially if they live in public housing. They could provide relevant information to policy makers about the barriers faced and the needs of families in the public housing system that are impacted by violence.

Homeownership Programs

The Affordable Housing Directory will contain a list of programs that offer some sort of home ownership assistance. "Although the possibility of home ownership is remote at the time that the domestic violence victim is facing possible eviction or other homeless situations,... one of the best ways to stabilize a family and build economic self sufficiency is through home ownership. For domestic violence victims who have fled with no guarantee of economic stability, the benefits of achieving home ownership are immeasurable." (Reif and Krisher, 2000, p. 25)

As noted earlier, local city and county housing officials have been active in the affordable home ownership arena and several state funding streams are available for various kinds of grants and loans for affordable homeownership. Both advocates and victims need to become acquainted with the local programs that might help them to remain economically independent of their former abusers.

For example, Homes for Hillsborough operates the section 502 self-help housing program administered by Rural Housing Services, part of the U.S. Department of Agriculture. Families work on their own houses and those of their neighbors providing "sweat equity" during construction of their new homes. Their mortgage payments are based on a percentage of the family's income, not on the price of the home. In addition, Hillsborough County has two chapters of Habitat for Humanity, another self-help housing program. Several non-profit agencies administer county and city down payment and closing cost grant programs.

Finally, the Tampa Housing Authority has established a goal of creating a Center for Home Ownership, according to its latest annual plan submitted to HUD. The Tampa Housing Authority will be setting aside some of its housing choice vouchers to be used for home ownership under a new federal initiative that permits this type of Section 8 subsidy for mortgage payments instead of rent payments.

As Reif & Krisher explain, "(e)ven if not an immediate option after leaving an abusive relationship, the possibility of home ownership can be a powerful incentive and an empowering goal for the victim. Homeownership for a survivor of domestic violence is a physical manifestation of her financial and emotional independence from her former abuser." (Reif & Krisher, 2000, p.26)

Pending Legislation

The Public Policy Office of the National Coalition Against Domestic Violence provides regular updates and action alerts regarding pending housing legislation on the federal level. Domestic violence advocates need to familiarize themselves with these pending proposals and be sure to submit letters of support when crucial votes are pending in Congress.

Local shelter agency executives and key Domestic Violence Task Force members should schedule joint calls upon the local Congressional delegation to educate these legislators about the housing needs of their clients and the importance of these federal initiatives for victims. At the time of this writing, none of the three local Congressmen had co-sponsored either the National Housing Trust Fund legislation or Representative Schakowsky's victim's housing assistance legislation described earlier in this report.

Finally, victim advocates should join other low-income housing advocates in encouraging local government to develop inclusionary zoning ordinances in the cities of Temple Terrace, Plant City and Tampa as well as in the County. These ordinances are land use restrictions that would require a developer to include a certain number of affordable housing units in each newly-approved subdivision. (For more information, see the 2001 report of the Affordable Housing Study Commission, p.14.)

Transitional Housing

The Collaborative, the Domestic Violence Task Force and the local Homeless Coalition should actively support all efforts by the Spring, Mary and Martha House, Metropolitan Ministries, and the Hospitality House (Salvation Army) to expand the number of beds and geographic locations of their transitional housing programs and supportive services.

In addition, these organizations should make a more in-depth study for possible implementation here of the advantages of the scattered site housing assistance models described in Appendix B, especially those that convert to permanent housing without the need for a second transition. In their study of the results of various transitional housing programs for the homeless, Barrow and Zimmer make the following recommendation to practitioners and policy makers:

Scattered-site transitional housing units that convert to subsidized permanent housing reduce time families spend homeless, facilitate their transition to permanent housing, and avoid the stigma associated with single site programs, while using case management and community-based services to provide the support needed to maintain housing. Policies

A Special Note about Plant City/Eastern Hillsborough County

Domestic violence victims in eastern Hillsborough County have the fewest housing-related resources available to them. There is no domestic violence shelter there and no homeless shelter for families. According to a domestic violence deputy with the Plant City Police Department, fewer than 10% of the victims she assists after the police are called to the scene agree to be transported to the Spring's shelter in Tampa because of the distance to jobs, friends and children's schools.

In addition, some of the victims in this area of the County are undocumented aliens who are not eligible for County programs, food stamps, public housing or any other government safety nets. Finding an affordable and safe place to live is especially difficult for these women.

Participants at the Plant City community luncheon ranked a shelter or short-term transitional housing in a confidential location as their top priority for their community. The ChildNet/SafeNet Collaborative will adopt this goal as one of its action steps because of the Collaborative's firsthand unsatisfactory experiences with trying to find safe shelter and affordable temporary and permanent housing for its clients in the Plant City area.

Action Steps & imetable

Over the next two years, the four Hillsborough County partners in the ChildNet/SafeNet Domestic Violence Collaborative will pursue the following Actions Steps:

- 1. By December 2002, produce and distribute the Affordable Housing Directory.
- 2. By May 2003, help to plan and obtain funding for a Housing Training event for victim advocates, counselors and case managers, family law lawyers, and other interested community members.
- 3. On-going through 2004, organize and launch a new Plant City initiative. One goal of this initiative will be the implementation of a short-term combination shelter/transitional housing option with supportive services that could serve as a pilot for similar scattered-site collaborative housing efforts in other parts of the County. The East Hillsborough Network, the Salvation Army, Catholic Charities and its community development corporation, the Rural Housing Service, local churches, the Spring's Auxiliary, the Plant City Police Department, the City's community development department, the Plant City Housing Authority and the Plant City Neighborhood Service Center staff and agencies housed there will all be invited to be part of this critically-needed initiative.

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Author's Note: Important additional resources not listed here include the periodic member updates, newsletters and policy alerts published by the Florida Coalition for the Homeless, the Florida Housing Coalition, the Housing Assistance Council and the National Coalition Against Domestic Violence. These updates, which always contain valuable information, typically led me to other reports and resources. They are too numerous to list individually. Interested readers may subscribe to the electronic versions of these updates by becoming members of these advocacy and training organizations. For more informatin, visit their home pages at:

Florida Coalition for the Homeless www.flacoalitionhomeless.com

Florida Housing Coalition www.flhousing.org

Housing Assistance Council www.ruralhome.org

National Coalition Against Domestic Violence www.ncadv.org

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Internet Sites of Interest

Domestic Violence

American Bar Association - Commission on Domestic Violence

www.abanet.org/domviol

"The American Bar Association Commission on Domestic Violence website provides valuable information about a wide range of domestic violence issues and extensive links to other resources and organizations. The website includes listings of ABA policies, training materials, legal briefs, and sample legal forms relevant to domestic violence issues and proceedings. The website also provides information about upcoming events and training opportunities."

Florida Coalition Against Domestic Violence

www.fcadv.org

"FCADV serves as the professional association for Florida's 38 domestic violence centers. The mission of the Florida Coalition Against Domestic Violence is to work towards ending violence through public awareness, policy development, and support for Florida's domestic violence centers." The website has information about the location of all of Florida's domestic violence centers; how to get legal assistance; training opportunities; legislation; domestic violence and special populations such as elders and immigrants; TANF information; and links to other sites.

Florida Department of Law Enforcement's Domestic Violence Website

http://www.fdle.state.fl.us/CitResCtr/Domestic_Violence/index.html

The Florida Department of Law Enforcement's Citizen Resource Center Site has a specific location for domestic violence issues. The site includes links to the Florida Domestic Violence Fatality Review Team Annual Report 2002 (pdf), to Domestic Violence Crime Statistics for the State of Florida, and to Domestic Violence Legal Rights and Remedies.

Domestic Violence Project of Santa Clara County (CA)

www.growing.com/nonviolent/maincont.htm

While this site provides information that is often specific to the resources and laws of the State of California, it is of particular interest for the link, through "DV Publications" to the publication "Housing Opportunities for Survivors of Domestic Violence." See also Research link to more than 1400 indexed links to violence research resources on the Internet.

National Coalition Against Domestic Violence

www.ncadv.org

"NCADV's work includes coalition building at the local, state, regional and national levels; support for the provision of community-based, non-violent alternatives - such as safe home and shelter programs - for battered women and their children; public education and technical assistance; policy development and innovative legislation; focus on the leadership of NCADV's caucuses and task forces developed to represent the concerns of organizationally under represented groups; and efforts to eradicate social conditions which contribute to violence against women and children." Type "housing" in the search window to see a variety of resources concerning housing and domestic violence.

National Coalition for the Homeless

www.nationalhomeless.org

Click on "Facts About Homelessness." Under "Issues" click on the article "Domestic Violence and Homelessness" to get NCH Fact Sheet #8, updated April 1999.

National Network to End Domestic Violence

www.nnedv.org

"On this page, you'll find news and information for advocates about domestic violence. Get the national perspective on legislation and public policy, advocates in the news; training, conference and employment opportunities; and other important issues for domestic violence advocates, policy makers, and others who encounter domestic violence in their work."

National Resource Center on Domestic Violence

www.pcadv.org

NRCD is operated by the Pennsylvania Coalition Against Domestic Violence and offers "comprehensive information and resources, policy development, and technical assistance to enhance community response to, and prevention of, domestic violence."

Prevent Abuse Now

www.prevent-abuse-now.com

Stop Family Violence:

www.stopfamilyviolence.org

Violence Against Women Online Resources

www.vaw.umn.edu

Click on "Document Library" then click on "Domestic Violence Category" then click on "Housing."

Violence Against Women Net Library

www.vawnet.org

This library includes a resource room, general collection, law collection, periodicals, and calendar.

Women in Distress of Broward County, Inc. (Florida)

www.womenindistress.org

See Links to other domestic violence sites.

Affordable Housing

Affordable Housing Coalition (Asheville, NC)

http://www.ahcabc.org

The Affordable Housing Coalition is a model of a well-run local coalition in a medium-sized city. This link has a page describing the Interlace program in Asheville, NC. The page is located at http://www.ahcabc.org/programs/interlace/ interlace.html

American Bar Association Forums, Affordable Housing & Community Development Law

http://www.abanet.org/forums/affordable/home.html

This site has links to programs and publications providing information on the most recent legal developments related to affordable housing.

Beyond Shelter

www.beyondshelter.org

"Founded in 1988, Beyond Shelter's mission is to combat chronic poverty, welfare dependency and homelessness among families with children, through the provision of housing and social services and the promotion of systemic change." See particularly pages on "Service-enriched Housing" and "Housing First: Ending Homelessness."

Center on Budget and Policy Priorities

www.cbpp.org

See especially http://www.cbpp.org/11-30-01hous.htm "Sources of Data on State and Local Housing Needs."

Florida Coalition for the Homeless

www.flacoalitionhomeless.com

"The Florida Coalition for the Homeless is a dynamic organization whose membership and Board of Directors include homeless advocates, service providers, members of the faith-based community, formerly homeless persons, educators, attorneys, mental health professionals and many others statewide who are committed to putting an end to homelessness and improving the conditions of persons living without shelter." This site provides a wealth of information about homelessness in Florida and what is being done about it.

Florida Department of Community Affairs

www.dca.state.fl.us

See "Housing and Community Development" link for information on affordable housing in Florida.

Florida Housing Coalition

www.flhousing.org

"The Coalition is unique in that it provides technical assistance to local governments and nonprofit organizations in all areas of affordable housing."

Florida Housing Finance Corporation

www.floridahousing.org

"Rental Housing in Florida" study done by the Shimberg Center for the FHFC.

Hillsborough County Community Improvement Department

http://www.hillsboroughcounty.org/com_improve/home.html

"This office assists low-income families find safe and decent housing. The Section 8 Housing Assistance Program provides rental assistance for approved, privately owned rental units. The office also provides funds for homeowners to rehabilitate their dwellings. It administers the Community Development Block Grant, HOME Investment Partnership Program, State Housing Initiatives Partnership (SHIP), Affordable Housing programs, Challenge Fund, and other housing programs to improve residents lives and revitalize deteriorating neighborhoods. It provides assistance to the Housing Finance Authority and the Affordable Housing Steering Committee."

Housing Authority of the City of Tampa

www.thafl.com

"The Housing Authority of the City of Tampa promotes the development and professional management of a variety of affordable housing opportunities, facilities and supportive services to nurture neighborhoods, provide economic development and self-sufficiency activities for residents while also assuring equal access to safe, quality housing for low- and moderate income families throughout the community."

Housing Assistance Council

www.ruralhome.org

"A nonprofit corporation headquartered in Washington, DC, the Housing Assistance Council (HAC) has been helping local organizations build affordable homes in rural America since 1971. HAC emphasizes local solutions, empowerment of the poor, reduced dependence and self-help strategies. HAC assists in the development of both single- and multi-family homes and promotes home ownership for working low-income rural families through a self-help, 'sweat equity' construction method. The Housing Assistance Council offers services to public, nonprofit and private organizations throughout the rural United States."

Joint Center for Housing Studies

www.jchs.harvard.edu

"The Joint Center for Housing Studies is Harvard University's center for information and research on housing in the United States. The Joint Center analyzes the dynamic relationships between housing markets and economic, demographic, and social trends, providing leaders in government, business, and the non-profit sector with the knowledge needed to develop effective policies and strategies." A report entitled "State of the Nation's Housing: (year)" is posted annually on this website.

Knowledgeplex (The Housing and Community Development Knowledgeplex)

www.knowledgeplex.org

Knowledgeplex is a "comprehensive, interactive resource for the affordable housing and community development field." This website offers "practical solutions and innovative ideas, timely news and authoritative information, collaboration with other housing leaders." The site has a newsletter where the user can find up-to-date housing news from across the country.

McAuley Institute

www.mcauley.org

"McAuley Institute is a national, nonprofit housing organization founded by the Sisters of Mercy. McAuley provides state-ofthe-art technical assistance and financial resources to grassroots organizations that work to expand housing and economic opportunities for low-income women and their families."

Millennial Housing Commission

www.mhc.gov

The Millennial Housing Commission was established by an act of Congress. The Commission's mandate is to "conduct a study that examines, analyzes, and explores: the importance of housing, particularly affordable housing which includes housing for the elderly, to the infrastructure of the United States; the various possible methods for increasing the role of the private sector in providing affordable housing in the United States, including the effectiveness and efficiency of such methods; and whether the existing programs of the Department of Housing and Urban Development work in conjunction with one another to provide better housing opportunities for families, neighborhoods, and communities, and how such programs can be improved with respect to such purpose." The final report of the commission is posted on the website.

National Association of Local Housing Finance Agencies

www.nalhfa.org

"The National Association of Local Housing Finance Agencies, founded in 1982, is the national association of professionals working to finance affordable housing in the broader community development context at the local level. As a non-profit association, NALHFA is an advocate before Congress and federal agencies on legislative and regulatory issues affecting affordable housing and provides technical assistance and educational opportunities to its members and the public. Members are city and county agencies, non-profits, and private firms, such as underwriters, consultants, financial advisors, bond counsels, and rating agencies, which help in producing housing from concept to completion."

National Housing Institute

www.nhi.org

The National Housing Institute is an independent nonprofit organization that examines the key issues affecting affordable housing, performs original research on such topics as saving subsidized housing and homelessness prevention, and searches for "innovative strategies, unique partnerships, and effective ways to organize low-income communities." The findings are reported in the online *Journal of Affordable Housing and Community Building* entitled *Shelterforce*.

National Housing Law Project

www.nhlp.org

"The National Housing Law Project (NHLP) is a national housing law and advocacy center. The goal of NHLP is to advance housing justice for the poor by increasing and preserving the supply of decent affordable housing, by improving existing housing conditions, including physical conditions and management practices, by expanding and enforcing low-income tenants' and homeowners' rights, and by increasing opportunities for racial and ethnic minorities. NHLP works to achieve that goal by providing legal assistance, advocacy advice and housing expertise to legal services and other attorneys, low-income housing advocacy groups, and others who serve the poor."

National Housing Trust Fund Campaign

www.nhtf.org

"The National Housing Trust Fund Campaign is working to establish a National Housing Trust Fund that would build and preserve 1.5 million units of rental housing for the lowest income families over the next 10 years." It supports the passage of the pending federal legislation National Affordable Housing Trust Fund Act of 2001. A copy and analysis of the Act is found on the site.

National Low Income Housing Coalition

www.nlihc.org

"Established in 1974, the National Low Income Housing Coalition is dedicated solely to ending America's affordable housing crisis. NLIHC educates, organizes and advocates to ensure decent, affordable housing within healthy neighborhoods for everyone. NLIHC provides up-to-date information, formulates policy, and educates the public on housing needs and the strategies for solutions."

National Priorities Project

www.nationalpriorities.org

The mission of the National Priorities Project is to help the public understand and shape the federal budget to meet community needs by providing: analysis of critical budget issues, state and local data, and tools for local action. Find out how your 2001 federal income tax dollars are spent with the interactive tax chart. Take the Interactive Quizzes on Housing or the Environment.

Shimberg Center for Affordable Housing, University of Florida

www.shimberg.ufl.edu

"The mission of Shimberg Center for Affordable Housing is...To facilitate the provision of safe, decent, and affordable housing and related community development throughout the state of Florida and thereby, (to) establish Florida as the national and international model for successful affordable housing delivery." It provides housing data in a report entitled "State of Florida's Housing: (year)."

U.S. Conference of Mayors

www.usmayors.org

The U.S. Conference of Mayors is the official nonpartisan organization of cities with populations of 30,000 or more. The website has a special section entitled "Mayors Addressing National Affordable Housing Crisis" with links to other websites of interest.

U.S. Department of Housing and Urban Development

www.hud.gov

Go to Office of Public and Indian Housing at http://www.hud.gov/offices/pih/pha/approved/02/fl.cfm on this site for local plans for housing for Tampa, Plant City and Hillsborough County (three separate plans). See also Hudclips at www.hudclips.org/cgi/index.cgi, a service which provides free access to HUD's official repository of policies, procedures, announcements, and other materials.

Miscellaneous

Bazelon Center for Mental Health Law

www.bazelon.org/housing.html

The Judge David L. Bazelon Center for Mental Health Law is a nonprofit legal advocacy organization based in Washington DC. The Center is active in national policy coalitions working to preserve and expand programs, including housing programs, for children and adults with mental disabilities. The Center publishes handbooks and manuals, issues papers and reports explaining key legal and policy issues in everyday terms.

U.S. Department of Commerce, U.S. Census Bureau

http://www.census.gov/hhes/www/housing.html

Housing data and statistics of all types are available through this site.

HOUSING NEEDS SURVEY FOR SURVIVORS OF DOMESTIC VIOLENCE

Location:	
Month: Initials:	

Date of birth	Race/Et	hnicity			
ast 4 digits of Soc	cial Security No.				
. Do you rent o	r own your curren	t residence?			
Rent	Own oth	er			
. Are you current	ly living in any of	these situation	ons?		
	Public housing				
	Section 8				
	Emergency shelt	er			
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	Other	_	(picase de	001100001011)	
. Are you having	problems finding Yes			can afford?	
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5. What is your hou		ce?				
Apartment						
Mobile hor						
_	ily dwelling					
Other (plea	ase specify): _					
6. How many bedre	ooms do you	need for your	family?			
7. Please check the	dollar amoun	ts which best o	lescribe "affor	dable" monthl	y rent or mortgage	payment
for you:	I I.a. d	er \$300				
		er \$500) to \$400				
) to \$500				
		to \$600				
) to \$700				
		to \$800				
) to \$900				
		to \$1,000				
		r \$1,000				
8. How important best response for you		gory)				Circle the
	1	2	3	4	5	
Cost	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Safety	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Near family	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Near school	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Near childcare	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Near work	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Near bus line Other (list below)	Not at All	Very Little	Somewhat	Quite a Bit	Very Much	
Other (list below)						
0. 11		1	:::-1			
9. Have you ever be		_yesno	ic violence:			
		—, —				
10. Have you ever go	one to a dome	estic violence s	shelter or othe	er shelter for saf	ety reasons?	
		_yesno				
11. What security m	ieasures are m	ost important	for safe housi	ng?		
		r		O'		

12. Are you working?	NO	
	YES	
	Full-time (hourly wage: \$)	
	Part-time (hourly wage: \$)	
	(Specify number of hours per week)	
13. Number of children living with you (or will be living with you when you find housing): Age 0-2 years 3-5 years 6-12 years 13-18 years		
Thank	you for your time. We appreciate your help with this survey.	

Domestic Violence Housing Assistance Models

Housing Sponsor: QUIGLEY HOUSE, INC.

Location: Clay County (Northeast Florida, near Jacksonville)(confidential address)

Housing Type: Central site; transitional, but mainstreamed in community

Time Limit: 12 months

Primary Funding Sources: Local housing authority, corporate donations

Contact information: Susan Roberts, Transitional Case Manager ,P.O. Box 142, Orange Park, FL

32067-0142;

(904) 284-0340; info@quigleyhouse.org

Quigley House is a four-year-old comprehensive domestic violence and sexual assault center in rural Clay County in Northeast Florida.

In 2001, Quigley House purchased a four-unit, two-story apartment building with a "very low-interest" ten-year mortgage loan from the local housing authority. The units are two-bedroom, 2 ½ bath; furnishings and appliances have been donated by various companies and volunteers. The building is identical to numerous other market-rent buildings around it.

A survivor must be a resident of the domestic violence shelter for six weeks to be eligible to apply for the transitional housing program. The tenancy is month-to-month. Residents must meet with the transitional case manager at least weekly. They must also agree to continue individual or group therapy sessions and obtain or maintain employment while living in the transitional housing.

The amount of rent charged is based on a percentage of the resident's net income (which may be from public assistance): 10% for the first three months, 20% for months four through six, and 30% for months seven through 12. In addition, the tenant pays for electric, phone and cable TV.

The non-profit Quigley House pays for water, sewer, garbage pick-up, security system monitoring and pest control, in addition to the modest mortgage payment (around \$300 a month). Unrestricted income from other sources covers operating expenses and reserves not covered by the rental income.

In its first few months of operation, five shelter residents and their children have moved into the transitional housing apartments. One had to be asked to move out due to a violation of the housing program rules.

Housing Sponsor: JUNIOR LEAGUE OF MIAMI

Other partners: Miami-Dade Department of Human Services

Location: Inn Transition North, northern Dade County, Fl (confidential address)

Housing Type: Single site; transitional

Time Limit: 24 months

Primary Funding Sources: HUD McKinney-Vento Supportive Housing operating grants; Miami-

Dade County; Northern Trust; judicially-ordered donation (see below)

Contact information: Lyn Pannone, Junior League of Miami. (305) 856-4886.

W. Joyce Henry, Miami-Dade Dept. of Human Services. (305) 899-4601

<u>Background:</u> The Junior League of Miami (the "League") is a 1200-plus member service organization with a \$2 million operating budget. In 1989, the president of the League was also chair of the local Homeless Coalition. After researching community needs, she urged the League to focus on the housing needs of domestic violence victims.

"We wanted to do a signature project — nothing fluffy," explains the League's housing chair, Lyn Pannone. The result — a 19-unit, 81-bed transitional apartment complex in a residential neighborhood in northern Dade County.

The complex consists of two buildings and has efficiencies and one-and two-bedroom units, plus two units used for administration. The League purchased the two buildings in phases, ten units in 1989 and nine units in 1993.

Funding for this \$1 million-plus project came from a Northern Trust mortgage loan, private foundations, the Community Contribution Tax Credit program and a unique, one-time source, the court system. In an unrelated tax fraud case, the judge ordered the defendant to donate several hundred thousand dollars to a homeless cause, and the Junior League stepped forward to accept the donation for Inn Transition.

<u>Housing Program Description</u>: The League leases the buildings to Miami-Dade Department of Human Services, which staffs and operates the housing program (a unique, private-public partnership). The facility offers on-site, county-operated childcare, and an on-site housing manager.

Tenants are selected by a panel consisting of two League members and two County employees. The applicant must be sponsored and accompanied by an advocate from Safespace, the local domestic violence shelter organization. She must have at least one child, submit to a drug test, attend weekly support group meetings and have a current injunction for protection against the abuser. The average length of stay is 13 months, and there are never any vacancies.

The rent charged is 30% of income. Operating subsidies come from Supportive Housing Program (SHP) grants. These three-year federal funds are "the key" to operating a transitional housing program, says Pannone.

All of the rental income from the survivors is paid to the League as landlord and owner. The money is used to pay for insurance, reserves, debt service and other operating expenses.

Housing Sponsor: JUNIOR LEAGUE OF MIAMI

Other partners: Greater Miami Neighborhoods (non-profit developer); Miami-Dade Depart-

ment of Human Services

Location: INN TRANSITION SOUTH, southern Dade County, Florida

Housing Type: Single site; transitional

Time Limit: 24 months

Primary Funding Sources: HUD Supportive Housing Program grant; State of Florida affordable

housing tax credits; Homeless Trust; Miami-Dade County real estate surtax funds; We Will Rebuild; Knight Foundation; SunTrust as sponsor of a Federal

Home Loan Bank of Atlanta Affordable Housing Program (AHP) grant.

Contact information: Lyn Pannone, Junior League of Greater Miami, (305) 856-4886.

Elena Duran, Greater Miami Neighborhoods, (305) 324-5505, ext. 112

<u>Background</u>: Another "signature project" undertaken by the Junior League of Miami is "Inn Transition South" - a 56-unit new apartment complex to be used as transitional housing for the homeless, including recent victims of domestic violence. This \$5.2 million complex has been 10 years in the making, and construction is expected to be completed in September 2002.

When Hurricane Andrew blew across southern Dade County in 1992, it badly damaged a public housing complex. Eventually, the complex was torn down and the property transferred to Miami-Dade County which designated the 19.7 acre site for use as transitional housing for the homeless and affordable single family homes. Inn Transition South will occupy five acres.

<u>Housing Program Description</u>: The complex will contain 44 3-bedroom units, four 4-bedroom units and eight 2-bedroom units. At least half of the units must be reserved for homeless families (including men) or survivors of domestic violence and their families. The remainder of the units may be leased to other low-income families whose household income does not exceed 50% of the area median income in Dade County, adjusted by household size.

The owner of the complex is a for-profit limited partnership with Greater Miami Neighborhoods as general partner. After completion, the partnership will contract with the County's Department of Human Services to manage the complex, similar to the Inn Transition North program.

Tenant families will receive Section 8 vouchers and therefore only pay 30-40% of their income as rent, adjusted annually. The maximum stay will be two years.

Housing Sponsors: HARBOR HOUSE and ORANGE COUNTY

Location: Orange County Center Against Domestic Violence, Orange County, Florida

(Central Florida)

Housing Type: Scattered site; transitional

Time Limit: 24 months

Primary Funding Sources: Orange County HOME funds (HUD entitlement grant to larger

participating jurisdictions)

Contact information: Margaret F. Anglin, Executive Director, Harbor House

P.O. Box 680748, Orlando, FL 32868;(407) 886-2244, ext. 226 For a copy of the Program Policies and Procedures, contact Franz Dutes, Orange County Community Development Dept., (407) 836-5170.

<u>Background</u>: For more than 20 years, Harbor House has been Orange County's sole provider of services for domestic violence victims and their children. Originally, Harbor House tried on-site transitional housing, creating a 20-bed communal setting located with the shelter. However, agency management felt that this was "not a true reflection of 'real life'" and that scattered site housing options "would more closely mirror a normal life for these families and allow them to re-establish ties to the community."

Housing Program Description: "Truly being 'on their own' can be empowering for victims of domestic violence as they have the opportunity to make their own decisions and direct their own lives. Empowerment is very much a part of the healing process in this case." (Harbor House Transitional Housing Needs Fact Sheet.)

In 2000, Harbor House and Orange County's Housing and Community Development Department (the "County") created a new transitional scattered site program using federal HOME funds to pay for tenant-based rental assistance. The County administers 100 special HOME vouchers for the elderly, disabled and domestic violence victims (minimum 20 vouchers for victims in fiscal years 2000-2003).

"The program runs like Section 8, with two exceptions," explains the County's Franz Dutes: the voucher is only available for two years and it is not portable; i. e., cannot be used outside of Orange County. The amount of the rent subsidy paid to the private landlord is based on the household income. The voucher holder will pay no more than 30% of household income to the landlord and the County will make up the difference with some of its HOME funds.

The domestic violence survivor has to find a private landlord willing to accept this special type of time-limited voucher. The landlord conducts the credit review and criminal record screening. To date, 20 survivors and their families have been approved for HOME vouchers.

"There is much logic in this scattered site housing approach. It gives the family two years to get stabilized, find work and put their support system in place," states Margaret Anglin, Harbor House Executive Director. In addition, the shelter was able to increase its capacity by 20 beds, much needed since the facility sometimes has to turn victims away.

Housing Sponsor: CENTER FOR AFFORDABLE HOUSING, Inc.

Location: Seminole County, Central Florida (Sanford)

Housing Type: Scattered site; transitional

Time Limit: 24 months

Primary Funding Sources: Seminole County HOME (HUD); Florida Community Loan Fund

(line of credit); rental income

Contact information: Bill Newman, Executive Director, Center for Affordable Housing

(407) 323-3268; e-mail: housing@aig.net
Dr. Karen Larkey, Executive Director, SafeHouse; (407) 302-1700; www.safehouseofseminole.org

<u>Background</u>: The Center for Affordable Housing is a non-profit housing developer based in Sanford, Seminole County, in Central Florida. It has developed more than 70 affordable single family and duplex units. SafeHouse of Seminole is the region's domestic violence shelter and counseling organization.

<u>Housing Program Description</u>: In 2000, the Center for Affordable Housing (the "Center") began to acquire single family homes to rent to domestic violence victims in need of transitional housing, most of whom are referred by SafeHouse. There are eight homes currently occupied by this special needs clientele and three additional houses are in the pipeline. All are scattered around the Sanford area.

The Center is the owner and manager of the rental homes. Currently there are no rent subsidies, but the rent charged is "below-market." The family must also pay utilities.

Seminole County HOME funds are used for the purchase and rehabilitation of the homes. A low-interest line of credit helps to offset operating expenses, taxes and insurance.

In the early stages of the program, there was a 50% turnover rate with families needing to move for various reasons, including security issues and inability to pay the rent.

As a nonprofit housing provider, the Center's management is willing to work with families and set up installment plans to pay back rent owed. They want to avoid filing evictions which they recognize will just become another barrier to housing because it will appear on the tenant's credit report. The Center tries to work with the families to find emergency rental assistance, or gives them time to find other housing.

One family has recently reached the 24-month time limit, and has indicated that it does not want to move. However, the grant contract with the County "makes it clear that this is a transitional program with a time limit," explains Bill Newman, the Center's Executive Director. A second transition will be required unless the Center can transfer the grant allocation to another house.

This model is a good example of a domestic violence housing initiative by a nonprofit housing developer where the housing organization does what it knows best – housing – while the shelter agency provides counseling and referrals.

Housing Sponsor: SPARCC, INC. (Safe Place and Rape Crisis Center)

Location: Sarasota County, West Central Florida

Housing Type: Scattered site; transitional; cash rental assistance

Time Limit: 12 months (with undisclosed option to extend up to 18 months)

Primary Funding Sources: Manasota Homeless Project, Continuum of Care (HUD Supportive Housing Program grant

funds)

Contact information: Pam Minster, Transitional Housing Manager, SPARCC; (941) 365-0208; e-mail:

sparcc@gte.net

<u>Background</u>: SPARCC operates the emergency shelter, domestic violence and rape crisis hotlines and offers comprehensive supportive services to victims and their families in Sarasota County. Since 1998, SPARCC has operated a scattered site cash assistance program to help clients transition from the domestic violence shelter to a new place to live.

<u>Housing Program Description</u>: The nonprofit organization enters into a lease with a private landlord who is aware that they will be "subleasing" to program clients. The landlords screen the proposed sub-tenants for criminal, credit and past eviction problems.

The domestic violence survivor pays no rent for 12 months, but does have to pay for all utilities. Therefore, she must have some income to be eligible to apply. While there is no requirement to place a specific amount in escrow, the program does require the family to set up a savings account to accrue money for future needs when the rental assistance ends.

SPARCC is currently assisting four families, one in the southern and three in the northern part of Sarasota County. There is program capacity for six families at one time. HUD monies pay \$688 for a 2-bedroom, 2-bath apartment, and SPARCC pays any difference between this amount and market rent.

The SPARCC housing manager works closely with the families and makes weekly home visits. A tenant can receive up to three warnings before being removed from the program if she violates program rules. The client is automatically dismissed from the program if the housing manager learns that the abuser comes to the client's home without prior permission from SPARCC staff.

At the tenth month of assistance, the housing manager evaluates the client's progress to determine if she may need additional months of rental assistance (up to six months more if available). If not, she can apply to the apartment complex directly in order to stay in the apartment where she is and to execute a lease in her own name.

The key to this type of program is a "good relationship" with the property managers for the apartment complex. They can be "good watchdogs" for security reasons, explains Pam Minster, housing manager. Using the same complex in each part of the county also helps with site visits, and clients will sometimes report problems with other program clients. For example, one participant informed the housing manager when the abuser moved back in with another participant.

Minster reports a "60% success rate" since 1998, defining success as "getting into their own housing, having a good job and regaining their self-esteem."

Housing Sponsor: HOPE FAMILY SERVICES

Location: Manatee County (Bradenton, West Central Florida)

Housing Type: Scattered Site; transitional; cash rental assistance

Time Limit: 6 months (with a possible undisclosed extension)

Primary Funding Sources: Manasota Homeless Project, Continuum of Care, HUD Supportive Housing grant

Contact information: Laurel Lynch, Executive Director, Hope Family Services, Inc.

(941) 747-8499; e-mail hopefamilyservice@aol.com

<u>Background</u>: Hope Family Services operates a safe shelter for victims of domestic violence in Manatee County. Individual and group counseling for children and adults are offered as well as court advocacy services. A thrift store helps provide clothing and furniture for shelter residents.

<u>Housing Program Description</u>: Since 1998, Hope Family Services ("HOPE") has provided rental assistance to victims in need of housing assistance when they leave the shelter. Twelve to 14 families can be assisted under the current grants because of the shorter length of time they will receive cash rental payments.

HOPE has "working relationships" with three different apartment complexes in Manatee County. The property managers there are "empathetic toward our clients," explains Laurel Lynch, Executive Director of HOPE. "Some clients have been able to move in without any money upfront."

The family chooses its preferred location if there is an appropriate size vacancy. The *client* signs the lease for a year in her own name. She must pay all of the utilities. HOPE will pay the rent for up to six months. "We can go longer, but we don't advertise that," adds Lynch.

The program rules require that the client come to HOPE's offices to pick up the rent check "so they have to check in with their caseworker." The survivor is also required to attend counseling sessions.

"Very few" tenant families have had their rental payments stopped for non-compliance. "We give them 30 days to get into compliance."

The caseworker tries to follow-up with families for one year after the assistance ends. Lynch estimates that 50% of the clients become self-sufficient while the other 50% cannot be located or have reconciled with their batterer.

Housing Sponsor: C.A.R.E. (Center for Abuse and Rape Emergencies, Inc.)

Location: Charlotte County (Southwest Florida)

Housing Type: Scattered site; no-cost transitional

Time Limit: 24 months

Primary Funding Sources: Community Development Block Grant; City of Punta Gorda grant; unrestricted program

operating funds.

Contact information: Kay Tvaroch, Executive Director; (941) 639-5499; e-mail: care@helbing.net

<u>Background</u>: C.A.R.E. ("CARE") operates the emergency shelter for domestic violence and sexual assault victims in Charlotte County. Its administrative office is in Englewood.

<u>Housing Program Description</u>: CARE owns three residential lots. It formed a partnership with the local Habitat for Humanity organization to build a house on one of the lots. The CARE Board of Directors provided the "sweat equity" during construction. Habitat sold the home to CARE at cost.

One former shelter family will be allowed to stay in the house rent-free for up to two years. It must follow a case management plan. Habitat for Humanity will give the family priority for a permanent home if it qualifies for the program and volunteers sufficient hours.

Although the agency owns this house, its director, Kay Tvaroch, would prefer not owning the housing, but rather to "lease space as you need it" through a cooperative agreement with a housing provider. She also questions the effectiveness of transitional programs where the family cannot stay in the same location when the assistance ends. "You still will need to have somewhere to transition people to."

Housing Sponsor: INTERLACE, a program of the AFFORDABLE HOUSING COALITION OF ASHEVILLE/BUNCOMBE COUNTY

Location: Asheville, North Carolina Housing Type: Scattered site; transitional

Time Limit: 18 months (with possible six-month extension)

Primary Funding Sources: HUD Supportive Housing grant; County HOME Funds, United Way, Sisters of Mercy Foundation

Contact information: Judy Chaet, Program Director, Interlace

c/o Affordable Housing Coalition of Asheville/Buncombe County

34 Wall Street, Suite 607

Asheville, North Carolina 28801

(828) 259-9216, ext. 111; e-mail: <u>JudyC@AHCabc.org</u>.

<u>Background</u>: In 1995, after a series of meetings and focus groups, five collaborating organizations put together the Interlace transitional housing effort: the Affordable Housing Coalition, Helpmate (the domestic violence shelter), Consumer Credit Counseling Services, the Housing Authority of Asheville and Pisgah Legal Services. The effort was related to a 1995 Asheville homeless population survey that revealed that 46% were women and children, and 75% of these families were homeless due to domestic violence.

<u>Housing Program Description</u>: The goal of Interlace is "to provide transitional housing and supportive services for women and children who are homeless due to domestic violence so that, upon completion of the program, participants have attained permanent housing and the skills necessary to maintain self-sufficiency," states the program description. A maximum of 16 families can participate at any one time. The family pays no rent, but 30% of its income must be placed in an escrow account with the program.

The escrowed funds are returned to the program participant (with accrued interest) when she successfully completes the program. The money is forfeited to the nonprofit housing provider if her participation is terminated or she drops out "as if it had been rent." With a match from the federal Individual Development Account program, several of the families have been able to buy homes when graduating from the program. Others have purchased a car or financed a college education.

In addition to weekly in-home meetings with an Interlace case manager, the participant attends Helpmate's support groups or other counseling, meets with a counselor from Consumer Credit Counseling for a financial assessment, and meets with an attorney to discuss legal issues. She must also attend a monthly "life skills" meeting.

The housing is a combination of apartments and single-family rental homes leased by the organization from private owners. Program director Judy Chaet laments that the organization did not have the time initially to purchase properties due to a grant deadline and its requirement for site control. "If you own, there is more upkeep and rehab, but you have something in the end. Also, it brings the program cost down, you have more autonomy and there is no private landlord screening your clients."

Chaet is also a strong proponent of scattered site housing operated by housing staff, not shelter staff. "I really believe in scattered site. It normalizes, not stigmatizes. The family can develop a wider network of support and get involved in their communities. It is not just an extended shelter."

Over the past four years, Interlace has housed 61 women and 123 children. An impressive 97% of those Interlace families remained independent from their abusers six months after leaving the program.

Interlace's next goal is to set up permanent housing solutions. They are discussing ideas with a nonprofit housing developer and the local Habitat for Humanity.

Housing Sponsor: HomeSafe, a collaborative of seven nonprofit domestic violence and housing providers in Santa Clara County, California

Location: Four 24-unit housing facilities to be built in the City of Santa Clara (completed) City of San

Jose and two other cities in Santa Clara County ("Silicon Valley"), California

Housing Type: Single site, multiple larger complexes

Time Limit: 18 to 36 months

Primary Funding Sources: Low Income Housing Tax Credits, Community Development Block Grant, Redevelopment

Agency, City of Santa Clara (donated land), David and Lucille Packard Foundation, the

Million Dollar Women's Campaign and others

Contact information: Jennifer Hulbert, program director, WATCH

(408) 271-9422, extension 11; e-mail: jhulbert@watchworks.org

<u>Background</u>: HomeSafe is a collaborative with WATCH (Women and Their Children's Housing) as its lead agency. WATCH is a 15-year old nonprofit transitional housing provider which completed its first project in 1987. The other collaborators in HomeSafe are Charities Housing (Catholic Charities), InnVision (nonprofit housing manager and homeless provider), Support Network for Battered Women, Next Door Solutions to Domestic Violence, Asian Americans for Community Involvement and Community Solutions.

Housing Program Description: In October 2001, WATCH completed the first HomeSafe transitional living community of 24 units called HomeSafe Santa Clara. The development cost was \$5.7 million and the developer had to compete three times before it was able to win low-income housing tax credits to make the project feasible. The capital campaign for the second development (project cost estimated at \$7.9 million) is underway and HomeSafe San Jose is scheduled to open in the fall of 2003.

There are four two-story units in six buildings. The downstairs functions as a shared living and dining space; upstairs are four residential units with a maximum capacity of one woman with three children. The family pays \$400 a month rent for a shared housing unit, and must have a minimum of \$800 a month in income. Services include childcare, job and legal assistance, life-skills training, and help with locating permanent housing.

The program manager, Jennifer Hulbert, admitted that this physical design is not ideal. "Four families on one floor is too difficult," she explains. "We also misjudged income availability and family size. Of the first 87 applicants, more than half had four or more children." As a result, "lease-up is slow because it has been difficult to find clients who fit the required profile," she explains.

The next project in San Jose has been re-designed to have only two residential areas on one floor, with shared living space in the middle. Hulbert offered to share the blueprints for this model with the ChildNet/SafeNet Housing Partnership.

Hulbert also described one of the unique funders of this collaborative effort, the Million Dollar Women's Campaign. These are Silicon Valley women entrepreneurs who have retired early with substantial assets and are now raising \$1 million from other high net worth individuals for the HomeSafe San Jose project. In operation only since June 2001, the women had raised \$600,000 by January 2002.

For additional information, see www.snbw.org/homesafe and www.watchworks.org

Additional Programs Operating Housing Programs Designed for Victims of Domestic Violence and Their Children

Compiled from various resource articles, telephone interviews and Internet searches

CALIFORNIA

Battered Women's Alternatives

Address:

Battered Women's Alternatives

Becky's House 335 Third Ave., S.

Concord, CA 94523-5201

Phone: 888/ 215-5555

Depot Commons

(Catholic Charities & South County Housing)

Address:

Depot Commons Fifth and Depot

Morgan Hill, CA 95037-7315

Phone: 408/ 842-5484

South Lake Tahoe Women's Center

Address:

South Lake Tahoe Women's Center 2941 Lake Tahoe Boulevard South Lake Tahoe, CA 96150

Phone: 330/542-7624

Villa Nueva

(Bridge Housing Corp. [YMCA] - manager)

Address:

Villa Nueva

375 South Third Street San Jose, CA 95112-3692

Phone: 408/ 295-4011

COLORADO

Transitional Services Program and North Haven

Contact: Ann Tapp

Address:

Boulder County Safehouse 835 North Street

Boulder, CO 80304

Phone: 303/ 449-8623

www.bouldercountysafehouse.org/

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ILLINOIS

Family Rescue

Contact: Teresa DuBois

Address:

Family Rescue

Ridgeland Transitional Living and Daycare

PO Box 17528

Chicago, IL 60617-0528

Phone: 773/ 375-1918

www.familyrescueinc.org/

INDIANA

Middle Way House (The Rise!)

Contact: Toby Strout

Address:

Middle Way House

PO Box 95

Bloomington, IN 47401

Phone: 812/ 333-7404 Fax: 812/ 323-9063

Community Anti-Violence Alliance

Address:

Community Anti-Violence Alliance

PO Box 482

Angola, IN 46703

Phone: 517/ 624-3600

IOWA

Family Unification Program

Contact: Joyce Andrew

Address:

Linn County Department of Human Services

411 Third Street, SE

Cedar Rapids, IA 52401

Phone: 319/809-3950

MARYLAND

Center for Abused Persons/Catholic Charities

Contact: Annette Gilbert-Jackson, Executive Director

Address:

Center for Abused Persons 2670 Crain Highway, Suite, 303

Waldorf, MD 20601

Phone: 301/645-8994

Domestic Violence Center of Howard County

Address:

Domestic Violence Center of Howard County

8950 Route 108, Suite 116 Columbia, MD 21045

Phone: 410/ 997-0304

www.charitablechoices.org/dvcenter/

MASSACHUSETTS

Casa Myrna Vazquez, Inc.

Address:

Casa Myrna Vazquez PO Box 180019 Boston, MA 02118

Phone: 617/521-0100 www.casamyrna.org

Elizabeth Stone House

Contact: Sandra Newson

Address:

Elizabeth Stone House

PO Box 59

Jamaica Plain, MA 02130

Phone: 617/ 522-3659 www.elizabethstonehouse.org

MICHIGAN

Avalon Housing

Contact: Michael Appel

Address:

Avalon Housing

404 West Washington Street

Ann Arbor, MI 42103

Phone: 734/ 663-4857

http://comnet.org/local/orgs/avalon/

MINNESOTA

Jill Eckhoff Transitional House

Address:

Jill Eckhoff Transitional House

PO Box 367

St. Cloud, MN 56301

www.annamaries.org/services

NEW YORK

Brookhaven Apartments

Contact: Alissa Robbins (Grace Smith House Director)

Address:

Grace Smith House, Inc. Brookhaven Apartments 5 Brookside Avenue Poughkeepsie, NY 12601

Phone: 845/ 452-7155

http://nhrc-church.org/gracsmt.html

OHIO

Wooster Interfaith Housing

Contact: Holly Hustwit-Tate

Wooster Interfaith Housing

Wooster, OH

Phone: 330/ 264-879

OREGON

Raphael House

Address:

2057 NW Overton PO Box 10797

Portland, OR

Phone: 503/ 222-6507 Fax: 503/ 222-4754 www.raphaelhouse.com/

PENNSYLVANIA

DVSC Bridge Housing Program

Contact: Stacy Hawkins

Wilkes-Barre, PA

Phone: 570/ 823-7312

or

Contact: Ellen Harris Phone: 570/826-9185

Project Link

Contact: Cynthis Figueroa

Address:

Congreso de Latinos Unidos, Inc. Latina Domestic Violence Program

719 West Girard Avenue Philadelphia, PA 19123

Phone: 215/ 763-8870

TEXAS

WOMAN (Women Opting for More Affordable Housing Now)

Contact: Michaelle Wormly, Executive Director

Barbie Brashear, Manager, Destiny Village

Address:

WOMAN, Inc.

3200 Southwest Freeway, Suite 2250

PO Box 571898

Houston, TX 77257-1898

Phone: 713/ 910-2414

VIRGINIA

Loudoun Abused Women's Shelter

Contact: Susan Curtis

Address:

105 Market Street

Leesburg, VA 20176 Phone: 703/ 777-6552

www.loudoun.net.com/laws

WEST VIRGINIA

Stop Abusive Family Environments, Inc. (SAFE)

Contact: Sharon Yates

Address:

SAFE

PO Box 234

Welch, WV 24801

Phone: 304/ 585-7419

www.inetone.net/cindi/2safe

CANADA ONTARIO

Project Esperance/Project Hope Non-Profit Corporation

Address:

Project Esperance

Toronto, ON M4C 5R9

Phone: 416/ 694-6391 Fax: 416/ 694-0571

http://www.webnet/terrafemme/esperance.1.html